

## Refunds

### REFUNDS and CANCELLATION

On your enrollment agreement which you signed there are some points about cancellation—they are part of this cancellation policy. When you enrolled for this training, you had available coaching support from a coach/trainer (whether you have chosen to use it or not). The refund policy is based on that support as well as the training materials you received when you enrolled (if any).

You have acknowledged on the enrollment form that the non-refundable cancellation fee may only be applied to a future training with Pivot Point Advantage for two (2) years from the date of the enrollment agreement. You can choose to extend this by paying the current rollover fee (Current rollover fee is \$250.00 per training).

If you decide not to attend the training you have initially enrolled into, as long as we are informed two (2) months or more before the commencement of the training, then a refund of everything except the deposit (for that training) and a \$1500 minimum cancellation fee per training, will be given. The refund given will be refunded using the same method as the payment towards the training was made. (For the Success Evolution Transformation Program™, the deposit for this training is non-refundable and available for that training only.)

Cooling off – 3 days if you are a US or Canada resident/citizen, 7 days for the rest of the World: in your enrollment agreement, you have three (3) days to change your mind (if you are a US & Canada resident) or seven (7) days to change your mind (for the rest of the world) and have your deposit refunded. After that time, these cancellation policies apply. Please note, if you were given or sent any books, manuals, CD collections, etc. as part of your deposit, the refund can only occur after returning these to our office. The product needs to be in perfect condition, otherwise we need to adjust the refund.

If you have placed an amount toward a training you have enrolled into, and that amount is less than or is the same amount as the deposit, then no refund will be given, regardless of when your cancellation is lodged.

You may have entered into a payment plan and received a discount. You must keep the payments current. Failure to do so will result in you being required to pay the full price for the training and/or pay a penalty.

If you cancel your enrolment within or less than two (2) months of the start of the training that you have initially enrolled into, then no refund will be given, and your complete payment will be brought forward to the next training of your choice (within maximum 2 years or less from the date of the first payment (known as deposit)). You may also decide to purchase product up to the value of the amount paid, less the amount of the deposit and a \$1500 cancellation fee. (Not available for the Success Transformation Evolution Program™ – the deposit is only valid for this training only, and non-refundable.)

If you decide, during the live training, that the training is not for you, as long as you let us personally know before the end of the training, we will refund the entire tuition fee, less the deposit. The refund of the tuition fee will only be made after you return the manual and any other training material given by us at the beginning of the training. Any claims made after the completion of the event are not valid.

If you don't show up at the training or abandon the training at any point during the training, no refund is due. The cancellation fee is in this case 100% of the amount paid. If you fail to attend a specific training without notifying us then there will be no refund due to you, although at the discretion of Pivot Point Advantage management you may be able to select another training if it is within the 2 year period as specified above.

If, during the seminar you are found unfit to participate in this training (or disruptive) by a representative and/or staff member of Pivot Point Advantage, you will be required to leave the training immediately. No questions or discussions will be entered into, and Pivot Point Advantage representatives and/or staff will be the sole judge. In this case, no refunds will be given. All training material including manuals are to be handed back to us on the spot.

In the case of a national emergency, an Act of God, terrorism or a natural disaster, trainings dates or locations may be changed. In this case, no

refund will be due. The credit may be transferred to another training or used to purchase product.

## **Product (Audio and Video CDs and DVDs – as well as mp3 and USB Stick media)**

As these are media that can be easily copied and duplicated, no refund will be given for CDs, DVDs or mp3 media (including USB sticks) for any reason. The only exception is if the media is defective – in which case we will provide a replacement free of charge. All sales are final.