Payment & Refund Terms — Academy of Financial Independence

Effective Date: September 8, 2025 Contact: info@kristinashadrina.com

1. Scope

- 1.1. These Payment & Refund Terms govern payments and refunds for digital products and access to online courses/materials ("**Products**") provided by Academy of Financial Independence ("**Company**," "we," "us," "our") via our websites and our learning platform (including GetCourse).
- 1.2. By placing an order (making a payment), you acknowledge and agree to these Payment & Refund Terms, our Privacy Policy, and our Terms of Use.

2. Prices, Taxes, and Currency

- 2.1. Prices are displayed on the offer/checkout page and may vary by product, promotion, and package composition.
- 2.2. Applicable taxes/fees may be charged as required by relevant jurisdictions. Unless otherwise stated at checkout, prices are shown exclusive of tax, which is calculated automatically from your payment details.
- 2.3. Payments are processed in the currency shown at checkout. Any bank/payment-system fees and currency conversion costs are your responsibility.

3. Payment Methods and Providers

- 3.1. We accept payments through **Stripe** (including **Klarna** and **Affirm** financing integrations where available), as well as **PayPal**, **Venmo**, and **Zelle** (as a transfer method).
- 3.2. If you choose Klarna or Affirm, you enter a **separate** agreement with that financing provider; any schedule, rates, and fees are governed by their terms. Cancelling access with us **does not** cancel your obligations to a BNPL provider.
- 3.3. We may request additional verification (including identity/card ownership evidence) and may decline service if we suspect fraud, unlawful activity, or a breach of these Terms.

4. Delivery of Access and Performance

- 4.1. Access to digital materials is provided **immediately** and automatically upon successful payment (or at the explicitly stated start date for a scheduled cohort/module).
- 4.2. The moment of successful charge and access activation constitutes the **start of performance** of the digital service.
- 4.3. There is no activation period. Once payment is confirmed, changes to the order, product/package exchanges, plan transfers, freezes/deferrals, cancellations, or reversals are not available.

5. Non-Refundability of Digital Products

- 5.1. After access is activated, all payments are final and non-refundable.
- 5.2. Exceptions apply only where: (a) required by applicable law, or (b) explicitly and unambiguously stated in the specific promotion/agreement before payment.
- 5.3. The following are **not** grounds for a refund: unmet personal expectations, change of plans, non-use of access, "wrong product/tier selected," subjective "lack of usefulness," insufficient device readiness, or lack of stable internet.

6. Technical Requirements and Access

- 6.1. You are responsible for having a compatible device, up-to-date software/browser, email access, and a stable internet connection.
- 6.2. Temporary interruptions affecting third-party services (hosting, payment processors, GetCourse) are not grounds for a refund; where feasible, we may provide reasonable alternatives (e.g., a replay or an extended access window).

7. Deposits, Reservations, Discounts, and Bonuses

- 7.1. Reservation/deposit amounts, discounts, and bonuses (e.g., extra modules, consultations, materials) are shown at purchase and **do not alter** the non-refundability rule unless expressly stated otherwise in the specific offer.
- 7.2. Coupons/discount codes are not redeemable for cash and may carry expiration dates and usage conditions.

8. Payment Disputes and Chargebacks

- 8.1. For any payment issue, contact <u>info@kristinashadrina.com</u> promptly—most matters are resolved faster and more efficiently than through a formal dispute.
- 8.2. If a chargeback/dispute is initiated, we may **temporarily suspend or terminate access** to materials until resolution.
- 8.3. We will contest unfounded chargebacks and provide evidence to processors/banks, including login records, timestamps, IP/device data, payment confirmations, copies of offers/terms, and proof of access delivery.
- 8.4. If a chargeback is reversed and/or the charge is reinstated, access may be restored. We may recover reasonable dispute-handling and collection costs to the extent permitted by applicable law
- 8.5. Any outstanding balance (including amounts reversed via chargeback) remains due; delinquent accounts and invoices may be referred to collections as allowed by law.
- 8.6. If a payment dispute/chargeback cannot be resolved through the bank/payment provider process, the Company may, at its discretion, file a claim in **California Small Claims Court** (**Orange County**) to resolve the dispute and/or recover outstanding amounts, contractual payments, reasonable dispute-handling costs, and court fees, to the extent permitted by law. Venue shall be Los Angeles County, California, unless mandatory law requires otherwise.

9. Order Cancellation and Changes

- 9.1. **Before payment is confirmed**, an order may be cancelled only if that option is expressly provided in the specific offer (e.g., a visible "Cancel" option prior to clicking "Pay").
- 9.2. We reserve the right to cancel an order **before payment is confirmed** in case of pricing/technical errors, suspected fraud, or legal violations; in such case, any erroneously captured amount will be refunded.

9.3. We may correct inaccuracies and typographical errors (including pricing) without prior notice **prior to payment completion**.

10. Electronic Confirmations and Signatures

- 10.1. All consents, confirmations, and legally significant communications related to a purchase are executed in **electronic form**.
- 10.2. Your actions in the interface (clicking "Pay/Agree," checking a consent box, typing your name, entering a one-time code, etc.) constitute an **electronic signature** with the same legal effect as a handwritten signature.
- 10.3. We maintain an audit trail (timestamps, technical identifiers, document versions) to evidence acceptance and access delivery.

11. Provider-Initiated Reversals and Service Refusal

- 11.1. If a payment provider cancels/returns a payment under its compliance/risk rules, access may be suspended or terminated until resolved.
- 11.2. We may refuse service or request an alternative payment method in cases of elevated risk, verification inconsistencies, violations of these Terms, or legal requirements.

12. Governing Law and Document Priority

- 12.1. These Terms are governed by the laws of the State of California and applicable U.S. federal law
- 12.2. If there is any conflict between these Terms and the specific terms of a promotion/agreement, the **specific** terms presented on the offer/checkout page **before payment** will prevail.
- 12.3. These Terms form an integral part of our **Terms of Use** and apply in conjunction with them.