

REFUND & CANCELLATION POLICY

Credium Group Inc.

Last Updated: December 22, 2025

1. INTRODUCTION AND PURPOSE

This Refund & Cancellation Policy (“**Policy**”) is issued by **Credium Group Inc.** (“**we**,” “**us**,” or “**our**”) and governs all matters relating to refunds, cancellations, chargebacks, reversals, and client satisfaction in connection with our website, landing pages, digital platforms, educational materials, marketing content, communications, tools, resources, and related services (collectively, the “**Website**” and “**Services**”).

We operate a digital education and marketing platform serving business owners globally. Given the nature of our offerings, which may include immediate access to digital content, customized services, and time-sensitive deliverables, this Policy is intended to clearly define the rights, obligations, limitations, and procedures applicable to refunds and cancellations, allocate risk in a transparent and legally enforceable manner, and provide maximum legal protection to the Company to the fullest extent permitted by applicable law.

This Policy applies to **all users, purchasers, and clients**, whether acting in an individual or business capacity, and forms an integral part of the terms governing use of the Website and Services. This Policy shall apply **unless and only to the extent that** it is expressly superseded or modified by a valid **Separate Agreement** executed in writing between the Company and a Client.

2. DEFINITIONS AND INTERPRETATION

For the purposes of this Policy, and unless the context otherwise requires, the following definitions shall apply:

- **“Company,” “we,” “us,” or “our”** means **Credium Group Inc.**, a corporation incorporated under the laws of Canada, with its principal business address at 9131 Keele St, Suite A4, Vaughan, Ontario, Canada L4K 0G7.
- **“Client,” “you,” or “your”** means any natural person or legal entity that purchases, accesses, enrolls in, or otherwise uses the Services, whether directly or indirectly, through the Website or pursuant to a Separate Agreement.
- **“Website”** means all websites, domains, subdomains, landing pages, and other digital properties operated, owned, or controlled by the Company, including <https://credium.ca> and any successor or replacement websites.
- **“Services”** means all digital education programs, marketing-related services, consulting services, training materials, downloadable content, automated communications, tools, resources, and any other services or offerings provided by the Company, whether on a one-time, recurring, or ongoing basis.
- **“Digital Content”** means any non-physical content delivered electronically, including but not limited to videos, courses, recordings, PDFs, templates, documents, training materials, or other educational resources.
- **“Refund”** means any partial or full reimbursement of fees paid to the Company, granted solely at the Company’s discretion or where expressly required by applicable law.

- **“Cancellation”** means a request by the Client to terminate future access to Services, discontinue ongoing or recurring Services, or prevent future billing, and does not include reversal of Services already rendered or access already granted.
- **“Separate Agreement”** means any written agreement, contract, proposal, statement of work, engagement letter, or similar instrument executed between the Company and a Client governing specific Services.
- **“Business Day”** means any day other than a Saturday, Sunday, or statutory public holiday observed in the Province of Ontario, Canada.
- **“Notice”** means a written communication delivered by the Client exclusively to the Company’s official email address info@credium.ca in accordance with the requirements of this Policy.

3. GENERAL POLICY STATEMENT

Due to the **digital, educational, and service-based nature** of the Company’s offerings, **all purchases are final and non-refundable**, except where a refund is expressly authorized in writing by the Company or is mandatorily required under applicable law.

You expressly acknowledge and agree that:

- Access to Digital Content and/or Services may be granted immediately upon purchase, enrollment, or confirmation of payment;
- The provision of Digital Content and the commencement of Services involve the allocation of resources, time, expertise, and intellectual property that cannot be reversed once delivered or initiated; and

- Accordingly, once access to Digital Content is granted or Services have commenced, **reversal, return, or rescission is not feasible**, and no refund shall be owed on the basis of dissatisfaction, change of mind, or unmet expectations.

This Policy is intended to operate in conjunction with, and not in limitation of, any other applicable Website legal terms, including the Terms & Conditions and Disclaimer.

4. NO GUARANTEE OF RESULTS

You expressly acknowledge, understand, and agree that the Company **does not make and expressly disclaims** any representations, warranties, guarantees, or assurances of any kind whether express, implied, statutory, or otherwise regarding any specific results, outcomes, or performance arising from or related to the Services.

Without limitation, the Company does **not** guarantee or warrant:

- Revenue generation, profitability, or financial performance;
- Business growth, scalability, or commercial success;
- Advertising or marketing performance, including impressions, reach, leads, conversions, engagement, or return on investment (ROI);
- Rankings, visibility, placement, or performance on search engines, social media platforms, or other third-party platforms.

You acknowledge that outcomes depend on numerous factors beyond the Company's control, including market conditions, third-party platform policies and

algorithms, competition, budget allocation, timing, and your own execution and decision-making.

Accordingly, **dissatisfaction based on expectations, subjective assessments, perceived lack of results, or failure to achieve desired outcomes shall not constitute grounds for a refund, cancellation, chargeback, or claim**, to the fullest extent permitted by law.

5. CLIENT SATISFACTION AND MANDATORY REMEDY PROCEDURE

5.1 Written Notice Requirement

If you experience any issue, complaint, concern, dispute, or dissatisfaction of any nature relating to the Services, you must submit **written notice** to the Company using its **sole and exclusive official email address**:

info@credium.ca

No other form of communication including telephone calls, text messages, social media communications, third-party platforms, or verbal statements shall constitute valid or effective notice under this Policy.

5.2 Confirmation and Remedy Period

Upon receipt of a compliant Notice, the Company shall acknowledge and confirm receipt within a reasonable timeframe. You expressly agree to allow the Company a minimum of **ten (10) Business Days**, calculated from the date of confirmed receipt, to:

- Investigate the matter in good faith; and

- Where reasonably practicable, address, correct, or remedy the issue.

You acknowledge that this remedy period is intended to provide the Company with a fair and reasonable opportunity to resolve concerns prior to escalation.

5.3 Condition Precedent

To the fullest extent permitted by applicable law, **strict compliance with the notice and remedy procedure set forth in this Section is a condition precedent** to:

- Any request for a Refund;
- Any Cancellation based on dissatisfaction;
- Any chargeback, payment dispute, claim, demand, or legal action.

Failure to comply with this procedure shall constitute a waiver of any related claim, remedy, or relief, to the extent permitted by law.

6. REFUNDS

6.1 Discretionary Nature of Refunds

Any Refund, if granted, shall be:

- Issued **solely at the Company's discretion**, unless otherwise required by applicable law;
- Evaluated on a case-by-case basis, taking into account the nature of the Services, timing, usage, and compliance with this Policy; and
- Subject to any administrative conditions, deductions, or processing requirements deemed appropriate by the Company.

Nothing in this Policy shall be construed as creating an automatic or guaranteed right to a Refund.

6.2 Non-Refundable Items

Without limitation, and except where otherwise required by applicable law, the following fees and payments are **strictly non-refundable**:

- Digital Content once access has been granted or delivery has occurred;
- Services once commenced, scheduled, or partially rendered;
- Fees for strategy, onboarding, setup, analysis, or consulting;
- Payments associated with completed or partially completed milestones;
- Any Services or Digital Content provided pursuant to a Separate Agreement, except as expressly stated therein.

You acknowledge that these limitations are reasonable given the nature of the Services and form a fundamental basis of the pricing structure.

7. CANCELLATIONS

You may request the cancellation of **future or recurring Services only** by submitting a written **Notice** to the Company's sole official email address at info@credium.ca **prior to** the commencement of the next billing cycle or service period.

Cancellation requests:

- Must be submitted in writing;
- Apply prospectively only; and
- Do not affect Services already rendered or obligations already incurred.

You expressly acknowledge and agree that cancellation **does not entitle you to:**

- Any refund for Services already performed, whether in whole or in part;
- Any refund for fees, costs, or expenses already incurred by the Company;
- Any reversal, revocation, or refund of access to Digital Content or materials already delivered or made available.

The Company reserves the right to determine the effective date of any approved cancellation in its reasonable discretion, consistent with this Policy and applicable law.

8. CHARGEBACKS AND PAYMENT DISPUTES

You expressly agree **not to initiate any chargeback, payment reversal, or payment dispute** through a bank, credit card provider, payment processor, or third-party platform without first strictly complying with this Policy, including the **mandatory written notice and ten (10) Business Day remedy procedure**.

Improper, premature, or unauthorized chargebacks or disputes may result in, without limitation:

- Immediate suspension or termination of access to the Services and Digital Content;
- Permanent revocation of user or client privileges;
- Recovery by the Company of administrative fees, processing costs, dispute fees, and any losses or damages incurred, to the fullest extent permitted by law.

The Company reserves the right to dispute any chargeback or payment reversal and to provide evidence of Services rendered, Digital Content delivered, and this Policy's acceptance.

9. SEPARATE AGREEMENTS PREVAIL

If you have entered into a valid **Separate Agreement** with the Company governing specific Services, you expressly acknowledge and agree that such Separate Agreement:

- Reflects a negotiated and customized contractual arrangement; and
- Shall **prevail, govern, and control** in the event of any conflict, inconsistency, or discrepancy between that Separate Agreement and this Policy.

Nothing in this Policy shall be construed to limit, waive, or modify any rights, obligations, remedies, or protections expressly set forth in a Separate Agreement.

10. GOVERNING LAW AND JURISDICTION

This Policy, and any dispute, claim, or matter arising out of or relating to it, including its interpretation, performance, or enforcement, shall be governed by and construed **exclusively in accordance with the laws of the Province of Ontario, Canada**, without regard to any conflict-of-laws or choice-of-law principles.

You irrevocably agree that **the courts located in Toronto, Ontario** shall have exclusive jurisdiction over any dispute arising out of or relating to this Policy, and you waive any objection based on venue, forum non conveniens, or similar grounds.

11. LANGUAGE

The **English language version** of this Policy shall be the **sole legally binding and controlling version**.

Any translation of this Policy into another language is provided strictly for convenience and informational purposes only and shall have **no legal force or effect** in the event of any inconsistency, discrepancy, or dispute regarding interpretation.

12. CONTACT INFORMATION

For any questions, notices, or communications relating to this Policy, you may contact the Company at:

Credium Group Inc.

9131 Keele St, Suite A4

Vaughan, Ontario, Canada L4K 0G7

info@credium.ca

All communications must be submitted in writing using the contact details above.