REFUND POLICY

BODY SYMPTOM DECODER - ONLINE PROGRAM

Mark McDonnell - Applied Biomagnetic Therapy

Last Updated: 1-Dec-2025

KVK: 87987740.

OUR COMMITMENT TO YOU

We stand behind the quality of the Body Symptom Decoder program and want you to feel confident in your purchase. That's why we offer a straightforward 14-day refund policy.

14-DAY MONEY-BACK GUARANTEE

If you're not satisfied with the Body Symptom Decoder program for any reason, you can request a full refund within 14 days of your purchase date.

WHAT THIS MEANS:

- Purchase the program
- Access all materials
- Work through the content
- If it's not right for you within 14 days, request a refund
- Receive a full refund, no questions asked

HOW TO REQUEST A REFUND

1. EMAIL US: Se	end an email to inf	fo@markmcdonnel	ll.nl within 14	days
of your purcha	ise date			

2. INCLUDE:

- Your name
- Order number or email used for purchase
- Brief reason for refund (optional but appreciated for improvement)
- 3. WE PROCESS: We'll confirm receipt and process your refund within5-7 business days
- 4. YOU RECEIVE: Refund returned via your original payment method (may take 5-10 business days depending on your bank/card provider)

ELIGIBILITY REQUIREMENTS

To be eligible for a refund, you must:

- √ Request the refund within 14 calendar days of your purchase date
- ✓ Provide your order information
- ✓ Not have previously refunded this product

REFUND EXCLUSIONS

Refunds will NOT be granted if:

X More than 14 days have passed since purchase

X You've already received a refund for this product previously

X You purchased during a special promotion that explicitly stated

"no refunds" (rare, and clearly communicated at time of purchase)

X You engaged in fraudulent activity or violated our Terms & Conditions

WHAT HAPPENS AFTER REFUND

Once your refund is processed:

- Your access to the program will be revoked
- You should delete any downloaded materials
- You may not retain or use program content after refund
- All intellectual property rights remain with Mark McDonnell

IMPORTANT NOTES

DIGITAL PRODUCT: This is a digital product with immediate access. While we offer a 14-day refund window, we trust you to engage with the material in good faith.

NOT A TRIAL: This refund policy is not intended as a "free trial" to consume the entire program and then request a refund. We ask for

your integrity in using this policy only if the program genuinely isn't right for you.

FUTURE ACCESS: If you request a refund, you may purchase the program again in the future, but will not be eligible for another refund.

TECHNICAL ISSUES

If you experience technical problems accessing the program:

- Contact us immediately at info@markmcdonnell.nl
- We will work to resolve technical issues within 48 hours
- If we cannot resolve the issue within 7 days, you're eligible for a full refund regardless of the 14-day window
- Technical issues on your end (device, internet, browser) are not grounds for refund outside the 14-day window

EU CONSUMER RIGHTS

This refund policy is designed to meet or exceed EU Consumer Rights

Directive requirements.

EU CUSTOMERS: Under EU law, you have a 14-day "right of withdrawal" for online purchases. Our 14-day refund policy fulfills this requirement while allowing you immediate access to digital content.

By purchasing, you acknowledge that you receive immediate access to

the digital program, and you agree that the 14-day refund period begins immediately upon purchase (not after a waiting period).

PROCESSING TIMELINE

REFUND REQUEST → CONFIRMATION (24-48 hours) → PROCESSING (5-7 days)
→ BANK PROCESSING (5-10 days) → REFUND IN YOUR ACCOUNT

Total timeline: Up to 14-17 business days from request to funds appearing in your account.

PARTIAL REFUNDS

We do not offer partial refunds. The refund policy applies to the complete program only.

If you purchased during a bundle or promotion, the refund applies to the entire purchase, not individual components.

PAYMENT PROCESSOR FEES

Please note: While we refund 100% of your purchase price, payment processing fees charged by payment processors (e.g., Stripe, PayPal) are non-refundable. These fees are typically small (2-3% of purchase price) and are retained by the payment processor, not by us.

DISCRETIONARY EXCEPTIONS

While our stated policy is 14 days, we may, at our sole discretion, consider refund requests outside this window in exceptional circumstances such as:

- Serious illness or emergency
- Death in the family
- Unforeseen life circumstances

These are evaluated case-by-case and are not guaranteed. Contact us at info@markmcdonnell.nl to discuss.

QUESTIONS ABOUT REFUNDS

If you have questions about our refund policy or your eligibility:

Email: info@markmcdonnell.nl

Response time: Within 48 hours (business days)

ALTERNATIVE TO REFUND: PROGRAM EXTENSION

If you're finding you need more time to complete the program:

- You can extend your 12-month access period
- Contact us to discuss extension options
- Often more valuable than a refund
We want you to get value from this program. If timing is the issue,
let's talk about extending access rather than refunding.
THIS POLICY DOES NOT AFFECT YOUR STATUTORY RIGHTS
Nothing in this refund policy affects your statutory consumer rights
under applicable law.
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This refund policy is governed by the laws of the Netherlands and is part of our complete Terms & Conditions.

GOVERNING LAW

- You don't need a refund

CONTACT INFORMATION

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Chamber of Commerce (KVK): [NUMBER]

SUMMARY

- √ 14 days to request refund from purchase date
- √ No questions asked
- ✓ Full refund via original payment method
- ✓ Email info@markmcdonnell.nl to request
- ✓ Processing takes 5-7 business days
- ✓ Bank transfer takes additional 5-10 days
- ✓ Access revoked upon refund approval

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