# Refund Policy

## Phoenix Rising Consulting Group Inc.

Effective Date: October 30, 2026 | Version: 1.0

### 1. Digital Products

Our workbooks, toolkits and related products are digital products. They are delivered electronically immediately after payment by download link or online access. All prices are in Canadian dollars, and applicable taxes are shown at checkout.

### 2. All Sales Final Once Accessed or Downloaded

Because our products are delivered immediately and cannot be returned, all sales are final once a product has been accessed or downloaded, except as set out in Section 3 or as required by law.

### 3. When We Will Provide a Replacement or Refund

We will provide a replacement or a full refund in the following circumstances:

1. Defective or inaccessible product: the product file is corrupted, will not open, or cannot be accessed, and we are unable to correct the problem or provide a working replacement within a reasonable time after you notify us.
2. Duplicate or accidental purchase: you purchased the same product or licence more than once in error. We will refund the duplicate purchase.
3. Unauthorized transaction: the purchase was made without your authorization. We will refund the purchase and cancel the associated licence.
4. Before access: you request cancellation before the product has been accessed or downloaded.

If you purchased the wrong licence type or number of licences and have not yet used the additional licences, please contact us. We may, at our discretion, exchange the licence or apply a credit toward the correct licence.

### 4. Your Rights Under Consumer Protection Law

Nothing in this policy limits any right you may have to cancel your purchase or obtain a refund under the *Consumer Protection Act* (Alberta), the *Internet Sales Contract Regulation*, or other applicable consumer protection law. Where you are entitled to cancel under that legislation, we will refund all amounts paid within 15 days of cancellation.

### 5. How to Request a Refund

To request a replacement or refund, please contact us with your name, order number, purchase date and the reason for your request:

- Email: info@phoenixrisingconsultinggroup.ca

- Telephone: +1-403-703-1283
- Mail: Phoenix Rising Consulting Group Inc., PO Box 56080, CALGARY RPO AIRWAYS, Calgary, Alberta T2E 8K5, Canada

We aim to respond to all requests within 10 business days. Approved refunds are issued to the original payment method.

## 6. Billing Concerns and Disputed Charges

If you have a concern about a charge, please contact us first so that we can try to resolve it promptly. This does not limit any right you may have under applicable law.

## 7. Effect of a Refund

If a refund is issued, or if a payment is reversed or charged back, your licence to use the product ends. You must stop using the product and delete all copies, as set out in the End User Licence Agreement.

## 8. Changes to This Policy

We may update this policy from time to time. The version in effect at the time of your purchase applies to that purchase.