

# Refund and Return Policy

CLIENTUP GROUP LLC (dba insider.group)

Last Updated: February 4, 2024

## 1. Overview

This Refund Policy outlines the terms and conditions for refunds and cancellations of digital products and services provided by CLIENTUP GROUP LLC ("insider.group", "we," "us," or "our").

## 2. Digital Products & Services

### 2.1. Inspection Period

- All purchases come with a 3-day inspection period from the date access is granted
- The inspection period allows you to review the materials and determine if they meet your needs
- The inspection period starts on the day access to the digital products is provided

### 2.2. Eligibility for Refunds

Refund requests will be considered if:

- Request is made within the first 3 days of access
- Limited or no access to materials has occurred
- Written request is submitted to [team@insider.group](mailto:team@insider.group)

Refunds will NOT be issued if:

- More than 3 days have passed since access was granted
- Substantial use of the services has occurred
- Materials have been downloaded or copied

- Live coaching sessions have been attended
- Community access has been extensively used

### 3. Payment Plans

#### 3.1. Payment Plan Commitments

- Selecting a payment plan creates a binding commitment
- Payment obligations continue regardless of usage
- Early termination does not void remaining payments
- Missing payments may result in service suspension

#### 3.2. Payment Plan Cancellations

- Payment plans cannot be canceled after the 3-day inspection period
- All agreed-upon payments must be completed
- Early termination fees may apply

### 4. Refund Process

#### 4.1. How to Request a Refund

- Submit written request to [team@insider.group](mailto:team@insider.group)
- Include order number and purchase date
- Provide reason for refund request
- Include payment method details

## 4.2. Processing Time

- Refund requests are reviewed within 10 business days
- Approved refunds are processed within 5-10 business days
- Credit card refunds may take additional time to appear

## 5. Non-Refundable Items

### 5.1. The following are non-refundable:

- Used consulting time
- Attended coaching calls
- Downloaded materials
- Custom created materials
- Bonus materials
- Community access after usage

## 6. Exceptional Circumstances

### 6.1. Special Considerations

We may consider refunds outside the standard policy for:

- Technical issues preventing access (documented)
- Service unavailability
- Medical emergencies (documented)
- Other extraordinary circumstances

## 6.2. Documentation Required

- Written explanation
- Supporting documentation
- Proof of circumstance
- Timeline of events

## 7. Cancellation Process

### 7.1. During Inspection Period

- Email cancellation request to team@insider.group
- Include account details
- State intention to cancel
- Request a refund if applicable

### 7.2. After Inspection Period

- Access terminates at the current period end
- No partial refunds issued
- Payment obligations remain in force
- Materials access ends immediately

## 8. Account Termination

### 8.1. By Customer

- Voluntary termination doesn't qualify for a refund

- All benefits cease immediately
- No partial period refunds
- Payment obligations remain

## 8.2. By Company

- Violation of terms
- Payment Default
- Misuse of services
- No refund issued

## 9. Dispute Resolution

### 9.1. Process

- Direct communication first
- Written complaint submission
- 14-day review period
- Management escalation if needed

### 9.2. Documentation Required

- Purchase details
- Communication history
- Specific issues
- Attempted resolutions

## 10. Contact Information

For Refund Requests:

CLIENTUP GROUP LLC

Email: team@insider.group

Address: 1007 N Orange St., 4th Floor #PMB 1197

Wilmington, DE 19801

Response Time:

- Email acknowledgment within 72 hours
- Resolution timeline provided within 14 days
- Final decision within 21 business days

## 11. Policy Updates

### 11.1. Changes

- We reserve the right to modify this policy
- Changes effective upon posting
- No retroactive application
- Notice provided for material changes

### 11.2. Version Control

- Current version date posted
- Previous versions archived

- Change log maintained

- Update notifications sent