### Refund Policy of Capital Platform Group Pty Ltd

This Refund Policy ("Policy") applies to the following purchases: purchases through www.capitalplatformgroup.com

#### 1. General

- **1.1.** We offer refunds, repairs and replacements in accordance with the *Australian Consumer Law* and on the terms set out in this Refund Policy ("Policy").
- **1.2.** Any benefits set out in this Policy may apply in addition to consumer's rights under the *Australian Consumer Law*.
- **1.3.** Before making a purchase, please read this Policy so that you can understand your rights and what you can expect from us if you are not satisfied with your order.

#### 2. Australian Consumer Law

- 2.1. Under the Australian Consumer Law:
  - (a) Our goods and services come with guarantees that cannot be excluded under the Australian Consumer Law. For major failures with the service, you are entitled:
    - (i) to cancel your service contract with us; and
    - (ii) to a refund for the unused portion, or to compensation for its reduced value.
  - (b) You are also entitled to choose a refund or replacement for major failures with goods. If a failure with the goods or a service does not amount to a major failure, you are entitled to have the failure rectified in a reasonable time. If this is not done you are entitled to a refund for the goods and to cancel the contract for the service and obtain a refund of any unused portion. You are also entitled to be compensated for any other reasonably foreseeable loss or damage from a failure in the goods or service.
- **2.2.** We offer refunds, repairs, and replacements in accordance with the *Australian Consumer Law*.
- **2.3.** The *Australian Consumer Law* provides a set of Consumer Guarantees which protect consumers when they buy products and services.
- **2.4.** If the *Australian Consumer Law* applies, then we cannot avoid the Consumer Guarantees which it provides. If there is an inconsistency between this Policy and the Australian Consumer Law, the *Australian Consumer Law* will prevail.
- **2.5.** Further information about the *Australian Consumer Law* and these Consumer Guarantees is available from the website of the *Australian Competition and Consumer Commission*.
- 2.6. If a product or service which you purchased from us has a major failure (as defined

in the *Australian Consumer Law*) then you may be entitled to a replacement or refund. You may also be entitled to compensation for any reasonably foreseeable loss or damage resulting from that major failure.

**2.7.** If a product or service which you purchased from us has a failure which does not amount to a major failure (as defined in the *Australian Consumer Law*) then you may still be entitled to have the goods repaired or replaced.

# 3. Cancellation and Change of Mind

- **3.1.** In the event that you receive the products or services you have purchased, as stated, but that you simply change your mind, we may, at our discretion, offer you a refund or exchange, provided that:
  - (a) You notify us within 2 (two) days of receipt.
  - (b) In the case of services, the services have not already been performed.
  - (c) The following conditions are satisfied:
    - 1) It is substantially unfit for its common purpose.
    - 2) The service required can't be easily be solved within a reasonable time.
    - 3) It does not meet the specific purpose that being asked for.
    - 4) It creates an unsafe situation.
    - 4) Act of God.

# 4. Services Do Not Meet the Requirement

- **4.1.** In the event that the services you ordered has not meet your requirement during servicing stage:
  - (a) Please contact us as soon as possible via email.
    - (i) If the services have been provided more than 7-21 days; a maximum refund of 80% of the paid value can be refunded back to the nominated account; unless otherwise agreed or approved by the Director.
    - (ii) If the services have been provided more than 21 days, a maximum refund of 30% of the paid value can be refunded back to the nominated account; unless otherwise agreed or approved by the Director.
- **4.2.** We will arrange to refund the agreed money, provided that you have contacted us within the following time from the date of receipt of the service: 14 days.

#### 5. Exceptions

- **5.1.** Notwithstanding the other provisions of this Policy, we may refuse to provide a refund for a service purchased by you if:
  - (a) You misused the said service in a way which caused the problem.
  - (b) You knew or were made aware of the problem(s) with the service before you purchased it.
  - (c) You asked for a service to be done in a certain manner, or you asked for alterations to a service, against our advice, or you were unclear about what you wanted.
  - (d) Any other exceptions apply under the Australian Consumer Law.

# 6. Shipping Costs for Returns

**6.1.** There is no shipping requirement in our services.

# 7. Response Time

**7.1.** We aim to process any requests for refunds within 7-14 working days of receipt.

## 8. How to Return Products

**8.1.** Since we are running paperless and most information are sent through email. We are not required to provide any hardcopies, unless otherwise specially required by the Client.

## 9. Contact Us

**9.1.** If you wish to speak to us about this Policy or about any refund, please contact us at: admin@capitalplatformgroup.com.