



Refund and Returns Policy

EFFECTIVE 10 SEPTEMBER 2026

1. INTRODUCTION

This Refund and Returns Policy (“Policy”) sets out the terms under which refunds, returns, cancellations, and order-related issues are handled by The Visionary Platform Ltd (“Visionary”, “we”, “us”, or “our”) in relation to purchases made through the Visionary platform (the “Platform”).

By purchasing any products or services through the Platform, you acknowledge and agree to this Policy.

2. GENERAL PRINCIPLES

Visionary provides digital services and, where offered, physical products, including dietary supplements. Due to the nature of these offerings, not all purchases are eligible for return or refund.

All refund and return requests are assessed in accordance with this Policy and applicable laws. Visionary reserves the right to determine eligibility for refunds, replacements, or store credit at its sole discretion, subject to legal requirements.

3. SUBSCRIPTION SERVICES

3.1 No Refunds After Access Begins

All subscription fees are non-refundable once access to the Platform or Subscription Services has been granted.

This includes cases where:

- The service has been partially used
- The service has not been used
- You are dissatisfied with the Platform

3.2 Automatic Renewal and User Responsibility

Subscriptions renew automatically unless cancelled prior to the renewal date. You are solely responsible for managing your subscription and ensuring timely cancellation.

Failure to cancel before renewal will result in the next billing cycle being charged, which is non-refundable.

3.3 Cancellation Policy

You may cancel your subscription at any time. Upon cancellation:

- Access will remain active until the end of the current billing period
- No further charges will be applied

3.4 Cooling-Off Rights (Where Applicable)

Where applicable consumer protection laws provide a cooling-off period (for example, in certain jurisdictions such as the UK or EU), you acknowledge that:

- By accessing or using the Platform immediately after purchase, you expressly consent to the commencement of services
- You acknowledge that you may lose your right to cancel once services have begun

3.5 Exceptional Refunds

Refunds for subscription services may be granted only in exceptional circumstances, such as:

- Duplicate billing
- Technical failure preventing access
- Billing errors

All such decisions are made at Visionary's sole discretion.

4. DIGITAL PRODUCTS AND CONTENT

All digital products, downloadable materials, and online content are non-refundable once access has been granted.

This is due to the nature of digital goods, which cannot be returned once delivered.

5. PHYSICAL PRODUCTS (SUPPLEMENTS AND GOODS)

Visionary does not currently sell physical products through the Platform. Sections 5 and 6 apply to any physical products that Visionary sells in the future.

5.1 General Policy

Where Visionary sells physical products, including dietary supplements, they may be manufactured and fulfilled by third-party providers.

Due to the consumable and personal-use nature of these products, return eligibility is limited.

5.2 Non-Returnable Items

The following items are strictly non-returnable and non-refundable:

- Opened or used products
- Products with broken or removed seals
- Consumable goods, including supplements
- Items that have been tampered with or altered
- Products returned due to change of mind or personal preference

5.3 Eligible Returns

Returns may only be accepted in the following circumstances:

- The product is defective or damaged upon delivery
- The incorrect item was delivered

You must notify Visionary within 7 days of delivery and provide clear supporting evidence, including photographs.

5.4 Return and Resolution Process

If a return request is approved:

- Visionary will provide instructions for resolution
- You may be required to return the item, provide proof of disposal, or supply additional evidence
- Visionary may, at its sole discretion, offer:
 - A replacement
 - A refund
 - Store credit

5.5 Shipping Costs

Unless required by law:

- Shipping fees are non-refundable
- Return shipping costs are your responsibility unless the item is defective or incorrect

6. SHIPPING, DELIVERY, AND LOST ITEMS

6.1 Delivery Responsibility

You are responsible for providing accurate and complete shipping information. Visionary is not responsible for failed deliveries due to incorrect or incomplete address details.

6.2 Lost or Stolen Packages

If a package is marked as delivered but not received, Visionary will assist in investigating the issue with the shipping provider. However:

- Visionary is not liable for lost or stolen packages after confirmed delivery
- Resolution is subject to carrier investigation and policies

6.3 Delays in Delivery

Delivery times are estimates and may be affected by factors outside Visionary's control, including customs, logistics disruptions, or carrier delays.

Visionary shall not be liable for delays in delivery.

6.4 Customs and Import Duties

For international orders, you are responsible for:

- Customs duties
- Import taxes
- Compliance with local regulations

Visionary is not responsible for delays, fees, or confiscation resulting from customs processes.

7. REFUND PROCESSING

Where a refund is approved:

- Refunds will be issued to the original payment method
- Processing typically occurs within 5 to 10 business days, depending on your payment provider
- Visionary is not responsible for delays caused by financial institutions

8. CHARGEBACKS AND DISPUTES

You agree to contact Visionary before initiating any chargeback or payment dispute.

If a chargeback is initiated without prior contact, Visionary reserves the right to:

- Suspend or terminate your account
- Restrict future purchases or access
- Dispute the chargeback with supporting evidence

9. FRAUD AND ABUSE OF POLICY

Visionary reserves the right to refuse refunds, returns, or services where it reasonably suspects:

- Fraudulent activity
- Abuse of this Policy
- Repeated or excessive refund requests

10. LEGAL RIGHTS

Nothing in this Policy limits or excludes any rights you may have under applicable consumer protection laws.

11. CONTACT INFORMATION

For all refund, return, or order-related inquiries, you may contact Visionary at:

Email: info@thevisionaryplatform.com

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This copy of the Refund and Returns Policy is the version in effect from 10 September 2026.