



## RETURN/REFUND POLICY

Any purchases for special items such as membership fees, trainings, events, certifications, etc. are non-refundable.

For courses and bundles, due to the nature of the product, once you have purchased an electronically delivered course and you have accessed the courses portal the product is no longer refundable. If the product has not been accessed or the product was purchased in error, it can be refunded within 24 hours notification to customer service at [contact@iyo.club](mailto:contact@iyo.club)

### Chargebacks

In simple terms, a “chargeback” is the reversal of a transaction that comes directly from the bank. Rather than contact IYO Club for a refund, an account holder is asking the bank to forcibly take money from IYO Club's account. Chargebacks jeopardize IYO Club's merchant provider and creates extra penalties and fees for the company even when IYO Club can clarify and prove the customer was charged for a legitimate transaction. If a IYO Club's account holder issues a chargeback, for any reason, that account may be terminated immediately. Commissions and incentives will be removed from the sponsor. The account holder who issues a chargeback is prohibited from creating a new account. If you encounter any potentially erroneous charge or refund issue, please send a clarification request to [contact@iyo.club](mailto:contact@iyo.club) to initiate an investigation and resolution. Make sure to include your IYO Club ID number, the amount charged, and **ONLY THE LAST FOUR DIGITS** of the credit card showing the charge.