

Refund policy.

Pro Negotiate is digital knowledge content. Access provides immediate value, so refunds are limited and every request is reviewed individually.

Effective 17 August 2026 · Last updated 8 September 2026

The short version. We generally cannot refund a change of mind after course access begins. Refunds are subject to review and approval, but this policy does not take away any remedy that applicable law requires us to provide.

1. Digital-content purchases

The course contains knowledge, frameworks, lessons, and practice material that can be accessed and consumed immediately after purchase. By choosing immediate access at checkout, you ask us to begin supplying the digital service without delay and acknowledge that this limits our ability to reverse the value already delivered.

Accordingly, we generally do not offer refunds merely because you changed your mind, no longer need the course, did not complete it, expected a different personal outcome, or forgot to use it after access was made available.

2. Requests we will review

All requests are assessed case by case and are subject to approval. We will consider a refund, replacement access, repair, or another appropriate remedy where:

- you were charged more than once for the same purchase;
- a confirmed payment did not result in access and we cannot restore access within a reasonable time;
- the digital content is materially defective or materially different from what was advertised, and we cannot correct the issue within a reasonable time;
- the transaction was demonstrably unauthorised, subject to reasonable verification; or
- applicable consumer law requires a refund or other remedy.

Approval is not automatic. We may first troubleshoot the issue, restore access, correct defective content, or request evidence reasonably needed to verify the purchase and claim.

3. Before access begins

If you paid but course access has not yet been supplied or activated, contact us promptly. Where reasonably possible and subject to payment-provider processing, we may cancel and refund the purchase. Any mandatory cooling-off or cancellation right that applies in your circumstances remains unaffected.

4. How to request a refund

Email **matt@pronegotiate.com** with the subject “Refund request” and include:

- the name and email used for the purchase;
- the order number, purchase date, and amount;
- a concise explanation of the issue; and
- screenshots or other relevant evidence, where available.

Please submit a request as soon as reasonably possible after discovering the issue. We aim to acknowledge requests within 5 business days. Complex, fraudulent, or payment-provider cases may take longer to investigate.

5. If a refund is approved

An approved refund will ordinarily be returned through the original payment method. Bank, card-network, app-store, foreign-exchange, and payment-provider timelines are outside our control. Access to the refunded product may be withdrawn when a full refund is issued.

Where a purchase was made through an app store or third-party marketplace, that provider’s refund process may apply and you may need to submit the request directly to it.

6. Abuse, sharing, and chargebacks

A refund will not ordinarily be approved where access was suspended or terminated for credential sharing, copying, scraping, piracy, fraud, chargeback abuse, or another material breach of the Terms & Conditions, except where applicable law requires otherwise.

If you do not recognise a charge, contact us promptly before starting a chargeback so we can investigate. Nothing here prevents you from using a lawful dispute right through your bank or payment provider.

7. Mandatory consumer rights

This policy is intended to explain our commercial refund practice, not to exclude non-waivable rights. If the Consumer Protection Act, Electronic Communications and Transactions Act, or another applicable law gives you a remedy that conflicts with this policy, the mandatory legal right prevails.

8. Contact

Legal name: **Matthew John de Klerk**

Enterprise name: **Pro Negotiate**

Email: **matt@pronegotiate.com**