

## **Refund and Chargeback Policy**

This Refund and Chargeback Policy (hereinafter referred to as the “Policy”) forms an integral part of the International Professional Consulting Services Agreement entered into between LTD Consulting SRLS and its Clients. It governs refund and chargeback conditions for all consulting and professional services provided by LTD Consulting SRLS worldwide, under the laws of Italy.

### **Article 1 – Purpose and Scope**

This Policy defines the rules applicable to refund requests and chargebacks relating to consulting or professional services provided by LTD Consulting SRLS, having its registered office at Viale Antonio Ciamarra 259, 00173, Rome, Italy, email [info@ltdconsulting.io](mailto:info@ltdconsulting.io), and website <https://ltdconsulting.io/>. It applies to all Clients worldwide purchasing services directly or through the Company’s official online channels.

### **Article 2 – Nature of Services**

LTD Consulting SRLS provides consulting, strategic, digital, and professional advisory services, which are intangible and non-physical in nature. Since these services involve intellectual performance and personalized work, refund and cancellation conditions differ from those applicable to the sale of tangible goods.

### **Article 3 – Eligibility for Refunds**

Refunds may be granted exclusively under the following conditions:

1. The Supplier has failed to initiate or deliver the agreed consulting service within the communicated timeframe.
2. A duplicate or erroneous payment was processed through the Payment Service Provider (PSP) or bank transfer.
3. A written cancellation request was received and accepted by the Supplier **\*\*before\*\*** service commencement.

In all other cases, the service is considered non-refundable once execution has begun or deliverables have been provided.

### **Article 4 – Non-Refundable Cases**

Refunds are not applicable in the following circumstances:

- The consulting service has been completed in accordance with the agreed terms.
- The Client withdraws after the Supplier has commenced execution.
- Delays or dissatisfaction arise from insufficient or late information provided by the Client.
- The Client fails to attend a scheduled consulting session or meeting without proper notice.
- Refund requests are submitted beyond the statutory 14-day period, where applicable.

### **Article 5 – Procedure for Refund Requests**

Refund requests must be submitted in writing to [info@ltdconsulting.io](mailto:info@ltdconsulting.io), indicating the transaction reference, Client name, and justification for the refund. Each request will be

assessed individually. If approved, the refund will be processed within 14 (fourteen) days using the same payment method originally employed, unless the parties agree otherwise.

### **Article 6 – Chargebacks**

Chargebacks through financial institutions or PSPs are only permitted in cases of verified unauthorized transactions or demonstrable non-performance by the Supplier. Clients are required to notify the Supplier in writing before initiating a chargeback to allow for internal resolution. Unjustified or fraudulent chargebacks will be contested and may incur administrative and legal costs to the Client.

### **Article 7 – Communication and Cooperation**

Clients must cooperate fully with the Supplier during the review of refund or chargeback claims, providing all necessary documentation, transaction records, and correspondence. Failure to do so may result in the denial of the request.

### **Article 8 – Processing and Confirmation**

Once a refund is approved, confirmation will be sent to the Client via email. Processing times may vary depending on the Client's payment method, financial institution, or PSP. The Supplier bears no responsibility for external banking delays.

### **Article 9 – Applicable Law and Jurisdiction**

This Policy shall be governed by and interpreted in accordance with the laws of Italy. Any disputes arising hereunder shall fall under the jurisdiction of the courts of the Client's place of residence or domicile, and, for non-EU Clients, the courts of Rome, Italy.

### **Article 10 – Language and Interpretation**

This Policy is drafted in English, which shall serve as the governing language for interpretation and enforcement. In case of translation into other languages, the English version shall prevail.

### **Article 11 – Amendments**

LTD Consulting SRLS reserves the right to modify or update this Policy at any time. The latest version will always be published on <https://ltdconsulting.io/> and will apply to transactions concluded thereafter.

Issued by LTD Consulting SRLS, Viale Antonio Ciamarra 259, 00173, Rome, Italy.