

Pathfinder Consulting

# Booking and Payment Policy

Effective April, 2025

At Pathfinder Consulting, we are committed to providing seamless booking and payment experiences for our customers. To ensure clarity and fairness, we have outlined our policies below. We encourage you to review them carefully before proceeding with any payments.

## 1. Payment Policy & Commitment

All payments made to Pathfinder Consulting contribute directly to reserving resources, scheduling sessions, and maintaining service quality. **Due to these commitments, payments are considered final.** However, we understand that unique situations may arise, and we have outlined exceptions in the next section.

## 2. Refund Policy & Exceptions

2.1. While payments are **GENERALLY NON-REFUNDABLE**, refunds will only be considered under the following cases:

- **Duplicate Payment:** If the same transaction is processed more than once.
- **Incorrect Payment:** If payment was mistakenly made for the wrong program.
- **Service Discontinuation:** If the purchased program/service is no longer supported by Pathfinder Consulting.
- **Transaction Processing Error:** If a technical issue resulted in an erroneous charge.
- **Overcharging:** If the customer was charged more than the advertised price due to a system error.
- **Unclaimed Discounts:** If a customer pays the full price during the validity period of the discount on a program or service, the discount portion will be refunded.
- **Any other case outside what is listed here that the company may consider valid by reason of its peculiarity. However, this is totally at the discretion of the company.**

2.2. **Refund Process:** Approved refunds will be processed within 7-14 business days through the **original payment method**. Please note that transactional fees, which vary by payment method, may apply and will be deducted from the refund amount.

2.3. Please note that all transactional fees in the course of refunds will be fully borne by the customer to facilitate a smooth refund process.

2.4. Customers requesting a refund must submit a formal request with valid proof of payment and a brief explanation of the issue.

### 3. **Session Validity Period**

To ensure service availability and proper scheduling, all purchased sessions must be used within **six (6) months** from the date of payment. After this period, any unused sessions will expire.

### 4. **Rescheduling Policy**

We understand that schedules may change. Customers are allowed to reschedule their sessions with at least **24 hours' notice** before the scheduled session. Failure to reschedule within this timeframe may result in forfeiture of the session.

### 5. **Late Arrival & No-Show Policy**

To respect the time of both our clients and instructors, sessions will begin promptly at the scheduled time. If a customer arrives late, the session will continue as scheduled without extension. **No-shows** (failing to attend a session without notice) may result in the session being marked as used without eligibility for a reschedule or refund.

### 6. **Session Ownership & Transfers**

For quality assurance and personalized service, booked sessions are assigned exclusively to the original purchaser. At this time, sessions cannot be transferred, sold, or reassigned to another individual regardless of relationship or circumstance. If a unique situation arises, we encourage customers to contact us for possible accommodations.

### 7. **Chargeback Dispute Policy**

Attempting to initiate a chargeback or payment dispute violates this policy and constitutes a breach of the agreed terms of service. In the event of a chargeback, Pathfinder Consulting reserves the right to:

- Provide payment processors, banks, or relevant authorities with documented proof of these terms and the customer's agreement.
- Pursue legal action to recover the disputed amount, including but not limited to collection agency involvement and additional legal fees.
- Permanently ban the customer from future bookings and services.

### 8. **Payment Methods & Security**

Pathfinder Consulting uses various secure payment methods that may be agreed on by the parties (Pathfinder Consulting and the Customer) for a seamless payment process.

### 9. **Customer Support & Dispute Resolution**

We encourage customers to reach out to our support team for any concerns before initiating chargeback or refund cases. Our team is dedicated to resolving issues promptly and fairly. Please contact us at **info@myathfinderconsulting.com** for assistance.

## **10. Force Majeure Clause**

In the event of unforeseen circumstances beyond our control (e.g., natural disasters, technical failures, or emergencies), Pathfinder Consulting reserves the right to reschedule services without liability. Customers will be notified as soon as possible regarding any necessary changes.

### **Our Commitment to You**

We believe in creating a smooth and positive experience for all our customers. Our policies are designed to maintain fairness while ensuring the best possible service delivery. If you have any questions or require assistance, our team is always happy to help. By proceeding with a booking or payment, you acknowledge that you have **read**, **understood**, and **agreed** to these terms.

**Thank you for choosing Pathfinder Consulting. We look forward to serving you!**