

HCCT Group – Gumroad Digital Products Refund Policy

HCCT Group – Business & Medical Consulting

Effective Date: February 25, 2026

Last Updated: February 25, 2026

This Refund Policy applies to all digital products (Excel templates, PDF guides, educational materials, and downloadable files) sold by HCCT Group ("we," "us," "our") through our Gumroad storefront at hcctbusiness.gumroad.com.

By purchasing any product, you agree to the terms below. This policy is governed by the laws of Hong Kong and complements our HCCT Privacy Policy.

1. General Refund Terms

1.1 Digital Product Nature

All products sold via Gumroad are digital downloads delivered immediately upon purchase. Once you download or access the file(s), the product is considered "used" and refunds become subject to the conditions below.

1.2 Standard Refund Window

- **7-day satisfaction guarantee:** If you are not satisfied with your purchase, you may request a refund within **7 calendar days** of purchase.
- Refund requests must be submitted via email to hcctbusiness@gmail.com with your order number and a brief reason.

1.3 Refund Eligibility

Refunds are granted at our discretion if:

- The product file is corrupted, incomplete, or significantly differs from the product description.
- You experienced technical issues preventing download or use (e.g., file format incompatibility), and we cannot resolve the issue within 48 hours.
- You have not substantially used the product (e.g., have not completed worksheets, extensively modified templates, or extracted significant value).

1.4 Non-Refundable Situations

We **do not** offer refunds if:

- You purchased the wrong product (please review descriptions carefully before purchasing).
- You changed your mind after downloading and using the materials.
- You claim the product "didn't meet expectations" without specific technical or accuracy deficiencies.
- You violate our Terms of Service (e.g., unauthorized redistribution, sharing login credentials).
- The refund request is submitted after the 7-day window.

2. Refund Process

2.1 How to Request a Refund

Email hcctbusiness@gmail.com with:

- Your **Gumroad order number** (found in your purchase confirmation email).
- **Product name** and purchase date.
- **Reason for refund** (technical issue, product defect, or other).
- Screenshots or description of any technical problems (if applicable).

2.2 Review Timeline

- We will respond to refund requests within **5 business days**.
- If approved, refunds are processed within **7-10 business days** via the original payment method (Stripe, PayPal, or credit card).

2.3 Partial Refunds

- If you purchased a bundle and only one item is defective, we may offer a **partial refund** or replacement file instead of a full refund.

3. Product Support vs. Refunds

3.1 Technical Support First

Before requesting a refund due to technical issues, please contact us at hcctbusiness@gmail.com for support. Most issues (file compatibility, Excel Solver setup, formula errors) can be resolved quickly.

3.2 Updates and Corrections

- If a product contains errors or requires updates, we will provide corrected versions at no charge to existing customers.
- Minor errors do not qualify for automatic refunds if a corrected version is available.

4. Chargebacks and Disputes

4.1 Contact Us Before Initiating Chargebacks

If you have an issue with a purchase, **please contact us directly first** before filing a chargeback or payment dispute with your bank/payment processor.

- Chargebacks harm small businesses and may result in **permanent account suspension** and loss of access to future HCCT products and services.

4.2 Chargeback Investigation

If you initiate a chargeback without contacting us first, we reserve the right to:

- Provide transaction records and proof of delivery to your payment processor.
- Suspend or terminate your account and access to all HCCT products and services.

5. License Restrictions and Refunds

5.1 Single-User License

All products are sold with a **single-user license**. Redistribution, resale, or sharing of files is strictly prohibited and grounds for refund denial and legal action.

5.2 Refund Forfeiture

If we detect unauthorized sharing or commercial redistribution of a product after issuing a refund, you agree to:

- Forfeit the refund amount.
- Pay liquidated damages equal to **10x the original purchase price**.
- Cease all use and distribution of the product immediately.

6. Exceptions and Special Cases

6.1 Bundle Purchases

- Bundle refunds are evaluated on a case-by-case basis.
- If you have used or downloaded individual items from a bundle, only unused items may be refunded (prorated).

6.2 Promotional or Discounted Purchases

- Products purchased during sales, promotions, or with discount codes are **eligible for refunds** under the same 7-day policy.
- Refunds are processed at the **discounted price paid**, not the original list price.

6.3 Free Products and Upgrades

- Free products (e.g., lead magnets, samples) are **not eligible for refunds**.
- If you received a free upgrade or bonus item with a purchase, the refund applies only to the paid product.

7. Data and Privacy

7.1 Refund and Account Data Retention

- If you request a refund, we retain transaction records for **3 years** for financial compliance and fraud prevention.
- Personal data (name, email, payment details) is handled per our HCCT Privacy Policy at <https://hcctbusiness.com/privacy>.

7.2 Account Deletion

- You may request account deletion after receiving a refund by emailing hcctbusiness@gmail.com.
- Deletion requests are processed within **30 days**, subject to legal retention requirements.

8. Governing Law and Jurisdiction

This Refund Policy is governed by the laws of **Hong Kong**, without regard to conflict of law principles. By purchasing from HCCT Group via Gumroad, you irrevocably submit to the exclusive jurisdiction of the courts of Hong Kong.

For disputes under HKD 75,000, you may use the Hong Kong Small Claims Tribunal.

9. Policy Updates

We may update this Refund Policy from time to time. Significant changes will be communicated via:

- Email notification to customers.
- Announcement on our Gumroad storefront and website.

Your continued purchase of products following notification constitutes acceptance of the updated policy.

10. Contact Us

For refund requests, questions, or concerns:

HCCT Group – Refunds Team

Email: hcctbusiness@gmail.com

Website: <https://hcctbusiness.com>

We respond to refund inquiries within **5 business days**.

Document Version: 1.0

Language: English

Applicable Jurisdiction: Hong Kong and International Customers

All rights reserved by HCCT Group. This policy shall be governed by the laws of Hong Kong.