Refund and Cancellation Policy

Supportive Bridge Ltd | supportivebridge.com | Bradford, England

POLICY AT A GLANCE

- **Charged twice?** We refund the duplicate payment in full once we have confirmed it on our side.
- **Cancel before your renewal date.** Subscriptions renew automatically. A renewal taken because you did not cancel in time is not refunded, but you keep access until the end of that period.
- **14 days to change your mind** on new purchases, unless you asked to start straight away and have opened the course or received the finished service.
- **Faulty or not as described?** We put it right or refund you. Refunds go back to how you paid within 14 days.
- **Your legal rights come first.** Nothing in this policy reduces your rights under UK consumer law.

1. PURPOSE AND SCOPE

1.1 This policy explains when Supportive Bridge Ltd ("Supportive Bridge", "we", "us") refunds payments made on supportivebridge.com, including subscription plans, Training Academy courses and the CV optimisation service. It forms part of our Terms of Service.

1.2 If you are a consumer (buying for yourself, not for a business), this policy does not affect your legal rights. Where it differs from the law, the law applies.

2. CHANGING YOUR MIND WITHIN 14 DAYS

2.1 As a consumer, you can cancel a new purchase within **14 days**, starting the day after you buy. You do not have to give a reason.

What you bought	If you cancel within 14 days
Subscription plan (first payment)	Full refund. If you asked for access to start straight away, we keep a proportionate amount for the days you have used.
Training Academy course	Full refund if you have not opened the course. Once opened, it is not refundable unless it is faulty.
CV optimisation or another one-off service	Full refund if we have not started. If work has begun at your request, we keep a proportionate amount for the work done. Once completed, it is not refundable unless it is faulty.

2.2 These limits apply only where you asked us to start within the 14 days and confirmed at checkout that you understood this would end or reduce your right to cancel. We confirm this by email after you buy.

3. SUBSCRIPTIONS AND RENEWALS

3.1 Subscriptions renew automatically until you cancel, which you can do at any time in your account or by emailing us. We confirm every cancellation by email, and you keep access until the end of the period you have paid for.

3.2 **Cancel before your renewal date.** If you do not, the renewal payment is taken and, except as set out in 3.3 and 3.4, is **not refunded**. We do not refund unused days in a billing period.

3.3 We always refund in full a payment taken after you cancelled, at the wrong price or by mistake. We will email you at least 30 days before any price increase, so you can cancel before it applies.

3.4 When the subscription rules in the Digital Markets, Competition and Consumers Act 2024 come into force, consumers will have 14 days to cancel after a free or discounted trial becomes a paid plan, or after a plan renews for 12 months or more, and receive a proportionate refund. We will follow those rules, including the reminder notices they require, from the day they start.

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4. DUPLICATE AND INCORRECT PAYMENTS

4.1 If you are charged twice for the same purchase at the same time, for example after a double click, we will refund the duplicate in full **once we have confirmed it** in our payment records, normally within 5 working days of you telling us. Other payments taken in error are refunded the same way.

4.2 Please check first that the second amount is not just "pending". Banks sometimes hold a temporary amount when a card is checked or a payment fails, and it usually disappears on its own within about a week.

5. FAULTY OR NOT AS DESCRIBED

5.1 Our courses and digital content must be of satisfactory quality, fit for purpose and as described, and our services must be carried out with reasonable care and skill.

5.2 If something is wrong, we will fix, replace or redo it free of charge. If we cannot do this within a reasonable time, we will reduce the price, up to a full refund.

5.3 If we cancel your order, withdraw a course before you have finished it, or stop providing a service you have paid for, we will refund the part you have not received.

HOW TO ASK FOR A REFUND

1. Email **info@supportivebridge.com** with "Refund request" in the subject line, from the email address on your account.
2. Tell us what you bought, the date, the amount and why. For a duplicate payment, attach a screenshot showing both payments. Never send your full card details.
3. We aim to reply within **2 working days** with our decision and, if we say no, the reason.
4. Refunds go back to your original payment method, in pounds sterling and free of charge, within **14 days** of you cancelling or of us agreeing the refund. We refund the amount you actually paid, after any discount. Your bank may take up to 10 working days to show it.

6. BUSINESS CUSTOMERS

6.1 If you buy for a business, for example a care provider buying courses for its staff, the 14-day right in section 2 does not apply. Payments are not refundable once access has been given, except under sections 4 and 5. Any signed agreement with us takes priority over this policy.

7. COMPLAINTS AND DISPUTES

7.1 If you disagree with our decision, reply to our email and a senior member of our team will review it within 10 working days. If we still cannot agree, we will tell you in writing, give you details of an alternative dispute resolution (ADR) provider and say whether we will use it. You can also get free advice from Citizens Advice (citizensadvice.org.uk).

7.2 Please contact us before disputing a payment with your bank, as it is usually quicker. This does not affect your right to do so.

8. LEGISLATION AND REVIEW

- Consumer Rights Act 2015
- Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013
- Digital Markets, Competition and Consumers Act 2024
- Electronic Commerce (EC Directive) Regulations 2002
- Payment Services Regulations 2017
- Supply of Goods and Services Act 1982 and Unfair Contract Terms Act 1977 (business customers)
- Competition and Markets Authority guidance on unfair contract terms (CMA37)

8.1 We review this policy every year and whenever the law changes. The current version is always published at supportivebridge.com/legal.

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