Refunds/ Once a service is rendered, no refund will be issued. If a client or potential client challenges this refund through a "charge back" procedure on their credit card, or a canceled check, that client will be terminated from the programs indefinitely. If it seems warranted to issue a partial or full refund, even if service was rendered, it will be done so by the sole discretion of the staff of St. Michael's Holistic Natural Health Center.

> Refund for a product sold <u>will not</u> be issued unless a replacement product or a substitute product is not possible. This will be determined by a staff member only. Once a product is purchased, no refund will be issued, even if the seal is not opened. This policy is to protect the public from tampered product. Once a product is possessed by the client, it can not be offered to resale by another customer.

If a product is deemed defective, St. Michael's Holistic Natural Health Center <u>will</u> replace it at no charge if it is returned within 30 days of purchase, and accompanied by the receipt. It is the client's responsibility to present a receipt and retain such receipt for such of an event. No exceptions.