

Refund Policy

This Refund Policy applies to products and services provided by NSB Coaching and Consulting Pty Ltd.

1. Coaching Programmes

Due to the digital and live nature of coaching programmes, refunds are generally not available once a programme has commenced or access to materials has been provided.

A 3-day cooling-off period may apply before programme commencement where no programme materials, recordings or resources have yet been accessed.

In exceptional circumstances, partial refunds may be considered on a case-by-case basis at the sole discretion of the Company, including but not limited to serious illness, bereavement or significant unforeseen hardship.

At the Company's discretion, alternatives to refunds may be offered, including:

- transfer to a future programme cohort;
- account credit;
- pause/defer options;
- conversion to equivalent one-on-one coaching sessions at the prevailing coaching rate.

2. Digital Products

Digital products, downloads, templates, recordings and educational resources are non-refundable once accessed, downloaded or delivered.

By purchasing digital products, you expressly consent to immediate delivery and acknowledge that any applicable cooling-off rights may fall away once access has been granted.

3. Payment Plans

Where payment plans are used:

- access may be suspended immediately for missed payments;
- access may remain revoked until payments are brought up to date;
- the Company may cancel programme access for continued non-payment.

4. Consulting Services

If consulting services are cancelled before work has commenced and no substantial costs have been incurred, the Company may offer up to an 80% refund.

Where work has partially commenced, refunds (if any) will be determined based on work completed, costs incurred and agreements between the parties.

5. Refund Requests

Refund requests must be submitted in writing to:
info@nicolebaumgarten.com

The Company reserves the right to request supporting information where appropriate.