### REFUND AND CANCELLATION POLICY

Last updated March 20, 2025

At *Grapplers Connect*, we facilitate transactions between athletes and independent grappling coaches. Each coach sets their own refund and cancellation policies, and athletes are responsible for reviewing these terms before booking a service. While *Grapplers Connect* does not process refunds directly, athletes may initiate refund requests under the following conditions.

#### 1. Coach-Managed Refund & Cancellation Policy

- Each coach on *Grapplers Connect* establishes their own refund and cancellation terms for services offered.
- Athletes are required to review the coach's refund policy before booking any session, as policies may vary.
- Any refunds, cancellations, or rescheduling requests must be communicated directly to the coach. Coaches bear the sole responsibility for handling and processing refund requests.

## 2. Athlete-Initiated Refund Request

- Athletes may request a refund within 14 days from the service completion date if they
  believe the service was not provided as agreed.
- Refund requests must be made directly to the coach, who will determine whether a refund is warranted based on their own policies.
- If the coach approves the refund, the athlete will receive the refunded amount minus the non-refundable platform processing fee (which includes our commission and Stripe's transaction fee).
- The platform processing fee is non-refundable under all circumstances.

## 3. No Refund for Platform Processing Fees

• *Grapplers Connect* charges a non-refundable processing fee on every transaction, which includes platform commissions and Stripe processing fees.

 If a refund is approved by the coach, the refunded amount will exclude this processing fee.

#### 4. Dispute Resolution & Mediation

- If an athlete and a coach are unable to resolve a refund dispute, Grapplers Connect
  may, at its sole discretion, mediate the dispute.
- Any mediation decision made by *Grapplers Connect* shall be final and binding.
- *Grapplers Connect* reserves the right to restrict or suspend the accounts of users (coaches or athletes) who violate platform policies or engage in fraudulent refund claims.

#### 5. Chargebacks & Unauthorized Transactions

- Athletes must not initiate chargebacks through their bank or payment provider without first seeking a resolution with the coach.
- If an athlete files a chargeback, *Grapplers Connect* reserves the right to suspend the athlete's account and recover disputed amounts from future transactions.
- Repeated chargebacks may result in account termination.

## 6. Refund Processing Time

- Once a refund is approved by the coach, it may take 5-10 business days for the funds to reflect in the athlete's original payment method.
- Delays may occur depending on the bank or payment provider processing the refund.

#### 7. No Refunds in Certain Situations

Refunds will not be granted under the following conditions:

- The athlete fails to attend a scheduled coaching session without canceling per the coach's policy.
- The athlete is dissatisfied with coaching but the service was provided as described.
- The refund request is made after 14 days from the service completion date.
- The athlete violated Grapplers Connect's Terms of Service or engaged in misconduct.

# 8. Changes to Refund Policy

*Grapplers Connect* reserves the right to modify this Refund & Cancellation Policy at any time. Continued use of the platform after any changes constitutes acceptance of the revised terms.

For refund-related inquiries, please contact the respective coach or reach out to <a href="mailto:jordan@grapplersconnect.com">jordan@grapplersconnect.com</a> for assistance.