

The NKD-Group, Inc. WinORS and ARMDAT Subscription Refund Policy

Effective Date: January 1, 2020

Scope

1. Given the nature of digital content, The NKD-Group, Inc. does not offer a refund or credit on a purchase unless:
 - i. There is a breach of Accessibility/Performance or Maintenance and Support of the Software as a Service Agreement.
 - ii. There is a specific requirement under applicable consumer protection laws.
2. The NKD-Group does not accept responsibility to provide a 100% refund, or equivalent credit, for the following reasons:
 - i. You have changed your mind after the 5th day of purchase.
 - ii. You bought the item by mistake
 - iii. You lack the expertise and training to use the subscription items properly.
 - iv. You ask for goodwill (e.g., I might retake the class sometime in the future)
3. To request a 100% refund, send an email within **five business days of purchase** to WinORS@nkd-group.com. Please use the same email you used to purchase the subscription. In the body of the email, include a verification/statement that you are no longer registered in the class for which you subscribed to use the Services.