

REFUND POLICY

Effective Date: July 18, 2026

SECTION 1

Introduction, Scope, and Acceptance

1.1 Introduction

This Refund Policy ("Policy") explains the circumstances under which refunds, credits, cancellations, exchanges, and transfers may be available for products and Services offered by **Lookup Pathway**, a sole proprietorship owned and operated by **Judith A. Silva** ("Lookup Pathway," "Company," "we," "our," or "us").

This Policy forms part of the Company's Terms and Conditions and should be read together with the Company's Privacy Policy and any other applicable Company policies.

1.2 Scope

This Policy applies to all purchases made through the Company, including but not limited to:

- live online courses;
- pre-recorded courses;
- tutoring;
- educational consulting;
- memberships;
- subscriptions;
- webinars;
- workshops;
- digital downloads;
- printable resources;
- educational planners;
- videos;

- podcasts offered for purchase;
 - physical educational products; and
 - other products or Services offered by the Company.
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1.3 Acceptance

By purchasing any Company product or Service, the purchaser acknowledges that they have read, understood, and agree to this Refund Policy.

SECTION 2

General Refund Principles

2.1 Refund Requests

All refund requests must be submitted by the individual who made the original purchase.

Refund requests should be submitted in writing using the Company's designated contact information.

2.2 Review Process

Each refund request will be reviewed individually.

The Company reserves the right to request additional information necessary to evaluate the request.

Submitting a refund request does not guarantee that a refund will be approved.

2.3 Processing Time

Approved refunds will normally be processed within a reasonable period after approval.

Actual processing times may vary depending upon the payment processor or financial institution.

2.4 Original Payment Method

Whenever reasonably possible, refunds will be issued using the original payment method.

Where this is not reasonably possible, the Company may issue refunds using another mutually acceptable method.

2.5 Administrative Costs

Where permitted by applicable law, administrative fees may be deducted when the Company has already incurred administrative or processing costs.

Any such deductions will be reasonable and disclosed where appropriate.

2.6 Submission of Refund Requests

Refund requests must be submitted **in writing** to the Company's designated email address.

A refund request is considered received only when it has been successfully delivered to the Company's email system.

The Company is not responsible for refund requests that are delayed, filtered, blocked, rejected, lost, or otherwise not received due to:

- incorrect email addresses;
- internet or network failures;
- spam or junk mail filtering;
- email server outages;
- technical malfunctions;
- software or hardware failures; or
- circumstances beyond the Company's reasonable control.

Purchasers who do not receive a response from the Company within **five (5) business days** of submitting a refund request should promptly contact the Company through an alternative communication method, such as the contact form on the Company's website or another communication channel identified by the Company.

The Company may request reasonable evidence that the original refund request was sent, such as a copy of the sent email or other documentation.

SECTION 3

Educational Services

3.1 Courses

Courses require advance planning, instructor preparation, scheduling, and, in some cases, limited enrollment.

Refund eligibility may be affected once:

- the course has begun;
 - instructional materials have been provided;
 - access to course resources has been granted; or
 - instructor preparation has occurred.
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3.2 Tutoring and Consultations

Appointments cancelled with reasonable advance notice may be eligible for rescheduling.

Missed appointments or late cancellations may not qualify for refunds.

3.3 Workshops, Webinars, and Events

Refund eligibility for workshops, webinars, and educational events will depend upon:

- the timing of the cancellation;
 - preparation already completed;
 - materials already distributed;
 - event costs already incurred; and
 - other relevant circumstances.
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3.4 Memberships and Subscriptions

Membership fees generally remain non-refundable once the membership period has begun.

Cancellation prevents future renewals but does not automatically entitle the member to reimbursement for the current billing period unless required by law.

SECTION 4

Digital and Physical Products

4.1 Digital Products

Because digital products can be immediately copied or retained after delivery, they are generally **non-refundable** once:

- purchased;
- downloaded;
- accessed;
- streamed;
- opened;
- delivered electronically; or
- made available through the purchaser's account.

Examples include:

- planners;
- worksheets;
- templates;
- downloadable resources;
- videos;
- printable products;
- educational guides; and
- other digital resources.

The Company is not responsible for a purchaser's inability to download, access, or use a digital product due to issues beyond the Company's reasonable control, including but

not limited to internet connectivity, device compatibility, software configuration, user error, forgotten login credentials, email filtering, insufficient storage space, or other technical issues occurring on the purchaser's equipment or network.

4.2 Physical Products

Physical products may be eligible for a refund or exchange where they are returned:

- unused;
- in substantially original condition;
- within **14 days of purchase**;
- with proof of purchase; and
- in compliance with any return instructions provided by the Company.

The purchaser is generally responsible for return shipping costs unless otherwise required by applicable law.

4.3 Damaged or Defective Products

If a physical product arrives damaged or defective, purchasers should notify the Company promptly.

The Company may, at its discretion:

- replace the item;
 - provide a refund; or
 - offer another reasonable remedy.
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SECTION 5

Company Cancellations, Instructor Incapacity, Force Majeure, Chargebacks, and Final Provisions

5.1 Cancellation by the Company

The Company reserves the right to postpone, reschedule, modify, or cancel any educational Service.

Where appropriate, the Company may offer:

- a refund;
 - course credit;
 - transfer to another session; or
 - rescheduling.
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5.2 Removal From Services

If a Parent or Student is removed from Company Services because of violations of the Company's Terms and Conditions, Code of Conduct, or other Company policies, refunds may be denied to the fullest extent permitted by law.

5.3 Exceptional Circumstances

The Company recognizes that unforeseen circumstances may arise.

Where appropriate, the Company may consider refund requests involving serious illness, family emergencies, or other exceptional circumstances.

Any accommodation made under this provision is entirely discretionary and does not establish a precedent for future requests.

5.4 Instructor Illness, Injury, Incapacity, or Other Exceptional Circumstances

The Company is committed to providing educational Services in a professional and timely manner. However, because Lookup Pathway is owned and operated by a sole proprietor, circumstances may arise that temporarily or permanently affect the Company's ability to deliver Services.

Such circumstances may include, but are not limited to:

- illness;
- injury;
- hospitalization;
- family emergency;
- disability;

- death;
- natural disaster;
- government restrictions;
- internet or utility failures; or
- other events beyond the Company's reasonable control.

Where reasonably practicable, the Company may, at its sole discretion:

- reschedule classes or appointments;
- postpone the start of a course;
- provide substitute learning materials;
- arrange for another qualified instructor, where available;
- issue a partial refund for undelivered Services;
- issue a full refund for Services that cannot reasonably be provided; or
- provide another reasonable alternative.

The Company will make reasonable efforts to notify affected Parents as soon as reasonably practicable and to minimize disruption to educational Services.

Nothing in this section limits any rights that cannot legally be excluded under applicable law.

5.5 Force Majeure

The Company shall not be liable for any delay, interruption, suspension, modification, or failure to perform its obligations under this Refund Policy where such delay or failure results from circumstances beyond the Company's reasonable control.

Such circumstances include, but are not limited to:

- natural disasters;
- floods;
- fires;
- severe weather;
- earthquakes;

- pandemics;
- epidemics;
- public health emergencies;
- war;
- terrorism;
- civil unrest;
- labour disputes;
- government actions or restrictions;
- utility failures;
- internet outages;
- cyberattacks;
- telecommunications failures;
- failures of third-party service providers;
- or the serious illness, injury, incapacity, disability, or death of **Judith A. Silva**, as the sole proprietor of Lookup Pathway.

Where a Force Majeure event materially affects the Company's ability to provide Services, the Company may, at its sole discretion:

- postpone Services;
- reschedule Services;
- provide alternative educational materials;
- issue a partial refund for Services not provided;
- issue a full refund where Services cannot reasonably be delivered; or
- provide another reasonable remedy.

5.6 Chargebacks

Purchasers are encouraged to contact the Company **in writing** before initiating a chargeback or payment dispute.

The Company is committed to working in good faith to resolve legitimate concerns.

Nothing in this Policy limits any legal right to dispute unauthorized or fraudulent transactions through a financial institution.

5.7 Changes to this Policy

The Company reserves the right to amend this Refund Policy at any time.

Updated versions will become effective upon publication unless otherwise required by law.

5.8 Governing Law

This Refund Policy shall be governed by the laws of the Province of Manitoba and the applicable federal laws of Canada.

5.9 Contact Information

Questions regarding this Refund Policy or requests for refunds may be directed to:

Lookup Pathway

Owned and Operated by Judith A. Silva

Website: lookuppathway.ca

Email: lookup_director@outlook.com

5.10 Final Acknowledgement

By purchasing any Company product or Service, you acknowledge that you have read, understood, and agree to this Refund Policy.