

Refund & Dispute Policy

A downloaded file cannot be handed back, so the default is final sale — with four real exceptions, a clear window, and an honest route when something is actually wrong.

THE SHORT VERSION

- **7 days** to report a broken file, the wrong file, a file you never received, or a charge you did not make.
- A file that downloads and opens is not refundable because you changed your mind, it was not what you pictured, or you did not get round to using it.
- Email us first. We fix or replace before we refund, and we answer within 5 business days.
- Do not open a chargeback before you have written to us. That is the step that turns a fixable problem into a dispute.
- Every dispute is answered with the order record, the delivery record, your acceptance of these terms and our correspondence.

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Seller Inihao Studio, Philippines

Contact franz.nate07@gmail.com

1 Scope, and how this policy fits

This policy applies to every purchase made from Inihao Studio, on this website or on our Whop storefront, and it forms part of the [Terms of Service](#). Where the two appear to differ on anything to do with refunds, replacements or payment reversals, this policy governs.

It has three jobs: tell you what we will refund, tell you how to ask, and set out what happens if a payment is instead disputed with a bank or card issuer.

2 Why digital products work differently

A physical book can be sent back. A PDF cannot. Once a file is in your hands it cannot be un-downloaded or un-printed, so a refund after delivery would mean keeping the product and the money for it at the same time.

That is why the default here is final sale, and why the exceptions are narrow and specific rather than a general change-of-mind window. They are also things that can be checked: a file either opens or it does not.

We would rather be straight about this before you buy than hide it at the bottom of a page.

3 When we will refund, replace or fix

There are four situations. All four must be reported within **7 days** of the purchase, and all four are checked against the order before anything is issued.

1. The file is corrupt or will not open

A file that arrives damaged, truncated, locked by mistake, or that will not open in a standard reader for its format. Send us the error message or a screenshot and tell us which app and device you used. We send a fresh copy; if that fails the same way and we cannot produce a working one, we refund in full.

2. You received the wrong file

The download does not match the product page you bought. Tell us the order reference and what arrived instead. We deliver the correct file; if we cannot, we refund in full.

3. Non-delivery

Payment cleared and nothing arrived — no confirmation page, no library entry, no receipt, even after checking the spam folder. We resend and restore access; if we cannot, we refund in full.

4. A duplicate or unauthorised charge

The same order charged twice, an amount different from the one shown at checkout, or a charge you did not make. Send the order reference and we will trace it with Whop. Confirmed duplicates and unauthorised charges are refunded in full.

At our discretion

You bought the same file twice by accident and have not downloaded the second copy. Tell us within 7 days and we refund the extra one. We do not have to; we do it because it is fair.

4 When we will not refund

Outside the situations above, a delivered file is not refundable. In particular:

- **You changed your mind** after buying, reading or downloading.
- **The contents were not what you assumed.** The product page lists the format, the page count, the chapters and what is included. What is on that page is what you bought.
- **You expected a physical item.** Everything here is a download, and the site says so throughout.
- **You did not get round to using it**, or the occasion it was for has passed.
- **Your device, app or printer cannot handle it**, where the product page listed the requirement and the file itself is sound.
- **You do not have the third-party tool it needs** — Notion, Canva, Adobe, or a paid plan on one of them — where the product page stated that requirement.
- **You did not get the result you hoped for.** We sell the file, not the outcome.
- **You lost the file** by clearing browser data or switching device. Ask us and we will restore access — but losing a copy is not a defect.
- **The price dropped**, or a bigger discount appeared later.
- **You breached the licence** the purchase came with.
- **A third-party service changed** its features, layout or export options after your purchase.

If your situation is one of these and you think we have been unfair, write to us anyway and say why. A no under the policy is not the end of the conversation.

5 The 7-day window

Seven days from the purchase is the window for reporting one of the four situations.

Seven days is enough to open a file, notice it is broken and write one email. It is a defect window, not a trial period, and it means any genuine problem can be raised and fixed well inside the time a card issuer allows for a dispute.

After the window we may still help. We are simply not obliged to.

6 How to ask

One email to franz.nate07@gmail.com, with **Refund** and your order reference in the subject line.

Include these, so we can settle it in one exchange rather than six:

- The order reference from your receipt.
- The email address used at checkout.
- The product name.
- Which of the four situations it is, in one sentence.
- A screenshot or short screen recording of the problem, if there is one.
- The device, browser and app you used.

Never send your card number. Nobody at the studio needs it.

7 What happens next

These are the times we hold ourselves to. Bank processing times are outside our control.

STEP	WHEN
We acknowledge your email	Within 2 business days
We give a decision, or ask what we need to make one	Within 5 business days
A replacement file or fix is sent	Same day where we can, otherwise within 5 business days
An approved refund is issued through Whop	Within 10 business days of the decision
The money reaches your account	Depends on Whop and your bank — usually 5 to 10 business days

If we go quiet past those times, write again and say so. A missed reply is our failure to fix, not a reason to skip straight to a chargeback.

8 Fix first, then replace, then refund

The order is deliberate. A broken download is almost always a broken download, not a broken product: a fresh link, a different format or a re-export fixes it in minutes, and you keep what you paid for.

So we fix or replace first. If the problem survives that, or we cannot produce a working file, we refund in full.

Declining a working replacement that we offered is noted on the order.

9 How refunds are paid

Refunds go back through Whop, to the payment method that was used, in the currency that was charged. We cannot send a refund to a different card or a different person.

We refund the amount you paid. Fees or exchange differences charged by your own bank sit with your bank.

Where an order was a bundle and only part of it failed, we may refund the value of the affected item rather than the whole bundle.

10 Chargebacks and disputes: write to us first

A chargeback asks your bank to take the money back from the seller. It is the right tool when a seller cannot be reached or refuses to honour an agreement. It is the wrong tool when the seller answers email within days.

So: contact us first, then give us **10 business days** from your email to put it right. That is a condition of the [Terms of Service](#) you accepted at checkout.

Please do not file a chargeback while a support conversation is open, after declining a replacement we offered, or for a file you downloaded and are still using.

11 What we submit if a dispute is filed

Disputes are handled through Whop. Our policy documents are attached to the case, and we respond with whatever the record holds, which can include:

- The order record: reference, items, amount, currency and time of purchase.
- The email address, name and country given at checkout.
- Your acceptance of the Terms of Service and this policy at checkout.
- Records showing when the files were delivered and, where available, when they were downloaded or opened.
- Technical records from the payment, such as IP address and device information, where the processor provides them.
- Our email correspondence with you, including any fix or replacement offered and your reply.
- The product page as it stood when you bought, and these policies with their effective dates.

That is why the acceptance box is required at checkout and why these policies are dated. It is also why we ask you to email: a written conversation is something a reviewer can read.

12 If a reversal is filed anyway

A chargeback filed without contacting us first, or after a fix was offered and declined, is a breach of the Terms of Service.

We will contest a chargeback we believe is unfounded. If one succeeds on an order we delivered as described, we may revoke the licence, remove access, refuse future orders, and seek to recover the amount and reasonable costs where the law allows.

None of that applies to a genuine unauthorised charge. If someone used your card without permission, tell us and we will refund it and help however we can.

13 Abuse of this policy

If we see a pattern — repeated claims, the same files claimed from different email addresses, a defect claimed on a file that was clearly used, or a refund requested and the file then shared — we may decline further claims and refuse future orders.

This is not aimed at anyone with a real problem, and it is applied by a person reading the record, not by an automatic rule.

14 Your statutory rights

Nothing in this policy removes a right that the law gives you and does not let us take away.

European Union and United Kingdom. Consumers normally have 14 days to withdraw from a distance contract. For digital content supplied immediately, that right ends once supply begins, provided you expressly consented to immediate supply and acknowledged losing the right. You give that consent with the checkbox at checkout; section 12 of the Terms of Service explains it. It does not cover a file that never arrived or arrived broken.

Philippines. Your rights under the Consumer Act of the Philippines (Republic Act No. 7394) and the Internet Transactions Act of 2023 (Republic Act No. 11967) are not excluded by this policy.

Australia. The consumer guarantees under the Australian Consumer Law apply and cannot be excluded. If a product fails one, you are entitled to a remedy, and our 7-day window does not shorten that.

Everywhere else. If a mandatory consumer rule in your country gives you a better remedy than this policy, that rule applies to you.

15 Changes to this policy

We may update this policy. The effective date at the top changes when we do. A change applies to purchases made after the new date; an order already placed stays under the policy that applied on the day you bought.

16 Contact

franz.nate07@gmail.com — subject line **Refund** plus your order reference. We answer within 5 business days, Monday to Friday, Philippine time.