## **REFUND POLICY**

Consumer Rights | Consumer Safety | Sales & Guarantees | Exceptions | Contact

Effective Date: March 1st, 2024

Last updated: 3/25/2024

Read this Refund Policy ("refund policy", "policy") carefully before using <u>www.anointedworks.org</u> ("website", "Service") operated by Anointed Works L.L.C. ("us", "we", "our").

### **SECTION 1**

#### A.) Your Rights

We want you to be properly informed of your rights when it comes to this topic. On our website, we have an online shop and will sell merchandise, cups, mugs, hats, hoodies, caps, pens, etc. Should you want to return the product or want a refund for the product, you have rights in place to protect you. The Consumer's Right To Return, also known as the "Cooling Off Period", is a federal mandate (<u>16</u> <u>CFR 429.0</u>) created by the FTC. It gives you the right to return items purchased outside of a business's primary location, which will apply to consumers who purchase from our online shop if they live outside of US territories. In 1962, President John F. Kennedy unveiled the Consumer Bill of Rights which outlines four basic rights for every consumer. The right to safety, the right to choose, the right to be heard and the right to be informed. Later on, four more rights were included. The right to redress, the right to consumer education, the right to service and the right to a healthy and sustainable environment.

Here is a list of the Consumer Bill Of Rights and their definitions that applies to all territories in the USA.

1.) The **Right To Safety** refers to the right to be protected from the marketing and sale of products hazardous to human life and property. Consumers expect purchased items to be safe when used correctly or as directed.

2.) The **Right To Choose** is a consumer's right to have access to a variety of products and services at fair and competitive prices. In cases where there is a lack of competition, consumers still have a right to quality products and services at fair prices.

3.) The **Right To Be Heard** is the right to have interests and complaints heard and considered. Consumers have the right to let businesses know if they are unhappy with products and services. These complaints are usually made in customer service departments. This right also ensures consumers that government officials will consider consumer concerns and issues when making public policies.

4.) The **Right To Be Informed** means that consumers are to be provided with adequate, reliable and sufficient information about products or services to make informed decisions. Businesses are required by law to provide certain information to consumers regarding their products and services. The purpose of this right is to protect consumers from false and misleading claims or information in advertising, labeling, or marketing practices.

5.) The **Right To Redress** is the right to have problems resolved. It refers to the right to seek justice against exploitation or unfair practices. Consumers have the right to return a defective item or complain about poor service. They also have a right to get their money back, to have the product replaced or a do-over of the service provided, or to have the product repaired. It is a consumer's right to seek a fair resolution to grievances. If a business does not correct the problem, contact the manufacturer. If they do not correct the problem, contact a government agency, such as the Kentucky Attorney General's Office or consumer protection offices, like Kentucky Office Of Consumer Protection, the Kentucky Securities Commission or the Kentucky Department Of Insurance.

#### CEO Board

6.) The **Right To Consumer Education** refers to having access to education that will provide the knowledge and skills needed to make informed consumer decisions. For example, consumers have the right to use the information provided on labels to compare prices and quality.

7.) The **Right To Service** is the right to be treated in a respectful and courteous manner. Consumers have the right to expect prompt and non-discriminatory service.

The **Right To A Healthy And Sustainable Environment** is the right to live in a nonthreatening, safe, and healthy environment that promotes the well-being of present and future generations. Consumers have the right to live and work in an environment protected from pollution (air, water, land, noise, etc.). For Kentucky residents, you can view our state's mandates below and other helpful links that explain consumer rights below.

- Kentucky State Bill Of Rights
- Kentucky General Assembly
- Kentucky Deceptive Trade Practice Laws

## **SECTION 2**

#### **B.) Your Protection & Safety**

What is a violation of the Kentucky Consumer Protection Act and how does it apply to you? As found in Section 367.170 of the Kentucky Consumer Protect Act, it is unlawful for any party to use unfair, false, misleading, deceptive acts or practices in the conduct of any trade, commerce or ecommerce. This assures you will be protected and AW expects you to call us out on this. We would never do anything to mislead you or deceive you as the consumer, so anytime we do something that is a violation of your laws, contact our support team right away and file a complaint. Or, you could go to our BBB page and file a complaint or leave review about the product you received. Either option you choose, someone will follow up and make the situation right. Government and non-governmental organizations have made significant progress in protecting consumers by developing laws that give consumers specific rights. As with any right, however, it isn't worth much if it is not desired, exercised and brought to the business's attention. We urge you to do your part and come to us first before going to your Attorney General. Give a chance to make it right so we can correct the situation. It's not about keeping a customer for profit's sake. Here at AW, it's about doing right to our customers and building trust with them and providing a positive, enjoyable experience on our website and with our teams.

Our corporation operates in the state of Kentucky. Depending on where you live, mandates and their laws will differ. For Kentucky, there's no right to cancel contracts or purchase agreements. Whether you can receive a refund depends on the retailer's return and refund policies. However, customers can seek action for cases involving unfair or deceptive practices under the Kentucky Consumer Protection Act. Federally, retailers must accept returns under two basic scenarios.

1<sup>st</sup> Scenario: Federal law requires refunds if the <u>product is defective</u>. Small variations or cosmetic defects might not legally require a refund. But significant problems with the product's safety or functionality could conflict with the product's advertising.

**2<sup>nd</sup> Scenario:** The seller breaks the <u>sales contract</u>. Sales agreements are binding like other contract types.

#### The Cooling-Off Period

The federal <u>Cooling-Off Rule</u> gives buyers three days to cancel purchases depending on the value. Keep in mind that this option doesn't apply to all transactions.

This rule applies to sales in several places, such as your home or a rental retail space. You can <u>cancel</u> <u>a purchase</u> worth at least \$25.00 if you bought it during a door-to-door sales pitch. You can also cancel a purchase of at least \$130.00 at a temporary retail location.

You have the right to cancel for a full refund until midnight of the third business day (including Saturdays) after the sale. In case you have already received the product, make sure to promptly return it to the seller in a saleable condition..

#### State Laws for Customer Returns & Refunds

States may or may not explicitly extend their regulations on consumer refunds to online sales, in addition to federal law.

#### Common Return Laws Across States

Similar to the federal Cooling-Off Rule, state regulations might broaden your ability to annul a purchase. The timeframe for canceling could be extended or cover a wider range of products. In many states, consumers can revoke club memberships or certain special sales agreements within a set number of business days. It is common for sellers to prominently exhibit <u>refund policies</u> at the point of sale to ensure their validity. The retailer's policy should also clearly outline additional charges like restocking fees. Even if your state does not mandate the disclosure of return policies, it is advisable to inquire about the store's policy before making a purchase.

## **SECTION 3**

### C.) Where The Refund Policy Applies

We have (2) types of ecommerce on our website and each area has different rules that apply to them when you make a purchase. For the online shop, we have a 30-Day Back Guarantee voucher in place that assures you if you buy a product from the online shop, you can get your money back for any purchase made within the past 30 days, no questions asked. It doesn't matter if it was defective, opened, damaged, stolen, the wrong size, etc., you can return it and get your money back. To do this, just send our support team an email, ask for a refund, provide the digital receipt that will have the product name an and number on it and you'll be good to go. Always keep your purchases with us in a folder just in case this happens.

For the subscription plans, there is no voucher because it is subscription based. Therefore, all sales are final. You can subscribe to all plans (Bronze is excluded), but it is advised that you only subscribe to (1) plan that suits your budget. If you wish to upgrade your VIP rank, cancel your current plan before proceeding to purchase a new one. Plans are limited to (1) person per household and cannot be shared. Subscription will be renewed automatically and billed to your credit card/PayPal account at the beginning of each subscription period until you cancel the service.

# **SECTION 4**

### **D.)** Graceful Merchant

If you purchase from the <u>online shop</u> and accidently delete your digital receipt, you can still get the refund if it's within (30) days of the purchase. After this, if you do not have a receipt, you are stuck with the product. The only exception to this rule is if you need that money for something else, such as a bill or there's some kind of emergency going on and that money you spent with us would relieve you of a financial burden. In this case, we will renounce the penalty for not reporting to us within the time frame and return your money. Please do not abuse this privilege. If we find out you have lied about that just to get money after the 30-Day Back Guarantee voucher, we reserve the right to terminate your account and remove you as a member from our website. Our advice? Be honest and don't lie to us about your situation.

If you accidently purchase a <u>subscription plan</u> or purchase an additional plan when you already had a current plan, we will refund you upon request.

# **SECTION 5**

#### E.) Contact Us

If you have any questions about this policy, our use of cookies, AW conducts this policy, please contact the Help Desk to receive further assistance. Live Chat support business hours are from 9AM-4PM Monday through Friday.

**Open:** Monday-Friday

Email: <u>helpdesk@anointedworks.org</u>

Mail: Anointed Works | P.O. Box 12 | Lost Creek KY, 41348