**Terms and Conditions of Use**

**Effective Date:** [Insert Date]

Welcome to [Your Business Name] (“we,” “our,” or “us”). These Terms and Conditions of Use (the “Terms”) govern your use of our services, products, and website (“Services”). By accessing or using our Services, you agree to be bound by these Terms. If you do not agree to these Terms, please refrain from using our Services.

**1. General Information**

* Our Services include [describe services/products, e.g., software solutions, physical goods, or digital content].
* These Terms apply to all users of our Services, including but not limited to customers, merchants, and browsers.

**2. No Refunds Policy**

**2.1 Policy Overview** We uphold a strict no-refunds policy on all purchases. By completing a transaction with us, you acknowledge and agree to this policy. This applies to all products and services offered unless explicitly stated otherwise in writing by [Your Business Name].

**2.2 Non-Refundable Products and Services**

* **Digital Products:** Due to the nature of digital goods, all sales of digital products are final.
* **Customized Products:** Items customized to your specifications are non-refundable.
* **Services:** Fees for services rendered are non-refundable once the service has commenced.

**2.3 Exceptions to the Policy** Refunds will only be considered in the following scenarios:

* If the product or service was not delivered as agreed upon due to an error on our part.
* If required by applicable law in your jurisdiction.

**2.4 Dispute Resolution** In case of any disputes related to transactions, please contact us at [support email/phone number] within 7 days of your purchase. We will make reasonable efforts to resolve your concerns, but our decision regarding refunds shall be final and binding.

**3. Payment Terms**

* All payments must be made in full at the time of purchase.
* Accepted payment methods include [list payment methods, e.g., credit cards, PayPal, etc.].
* By providing payment details, you confirm that you have the legal right to use the payment method and authorize us to charge the full amount.

**4. Limitation of Liability**

* [Your Business Name] shall not be held liable for any damages arising from the use or inability to use our Services.
* This includes, without limitation, incidental, consequential, or punitive damages.

**5. Changes to the Terms**

* We reserve the right to modify these Terms at any time. Changes will be effective immediately upon posting.
* Continued use of our Services following any changes indicates acceptance of the revised Terms.

**6. Governing Law**

These Terms are governed by and construed in accordance with the laws of [Jurisdiction]

**7. Contact Information**

For questions about these Terms, please contact us:

* Email: [support email]
* Phone: [support phone number]
* Address: [business address]

By using our Services, you confirm that you have read, understood, and agree to these Terms.