

Refund Policy

Last Updated: 8 December 2025

1. Scope

This Refund Policy applies to all purchases made through **Tropical Penguin** ("we", "us", "our") via our website and related payment links for **digital services**, including but not limited to online consultations, AI-related services, digital solutions, and customized service packages.

2. Digital Services – No Automatic Refunds

Due to the nature of **digital services and customized work**, all purchases are **generally non-refundable** once:

- The service has started, or
- The service has been delivered (partially or fully)

This includes consultations, strategy sessions, analysis reports, and customized digital solutions.

3. Refund Eligibility

A refund **may be considered** under the following circumstances:

- **Duplicate payment** made in error
- **Payment charged but service not initiated**
- **Technical error** resulting in incorrect billing
- **Service unable to be delivered** due to our fault

Refund decisions are made **at our sole discretion** after reviewing the case.

4. Non-Refundable Situations

Refunds will **not** be provided in the following cases:

- Change of mind after purchase
- Dissatisfaction due to personal expectations
- Failure to provide required information by the customer
- Delay caused by the customer
- Services already delivered or substantially performed

5. Refund Request Process

To request a refund, customers must contact us within **7 days** of the payment date and provide:

- Proof of payment
- Order reference or transaction ID
- Reason for the refund request

Contact Email: [\[your@email.com\]](mailto:your@email.com)

6. Refund Method & Processing Time

Approved refunds will be:

- Returned to the **original payment method**
- Processed within **7–14 business days**

Processing time may vary depending on the payment provider or bank.

7. Chargebacks & Disputes

Customers are encouraged to contact us **before initiating a chargeback**.

Unauthorized chargebacks or disputes without contacting us may result in:

- Suspension of services
- Permanent account restrictions
- Reporting to the payment provider

8. Changes to This Policy

We reserve the right to update this Refund Policy at any time. Changes will take effect once posted on this page.