```sql
CREATE TABLE Users (
    UserID INT PRIMARY KEY,
    Name VARCHAR(255),
    Email VARCHAR(255),
    Phone VARCHAR(20)
);


CREATE TABLE Services (
    ServiceID INT PRIMARY KEY,
    Name VARCHAR(255),
    Description TEXT,
    Price DECIMAL(10, 2)
);


CREATE TABLE Bookings (
    BookingID INT PRIMARY KEY,
    UserID INT,
    ServiceID INT,
    Date DATE,
    Status VARCHAR(50),
    FOREIGN KEY (UserID) REFERENCES Users(UserID),
    FOREIGN KEY (ServiceID) REFERENCES Services(ServiceID)
);


CREATE TABLE Locations (
    LocationID INT PRIMARY KEY,
    Name VARCHAR(255),
    Address VARCHAR(255),
    City VARCHAR(100),
    Country VARCHAR(100)
);
CREATE TABLE Reviews (
    ReviewID INT PRIMARY KEY,
    UserID INT,
    ServiceID INT,
```

```sql
    Rating INT,

    Comment TEXT,

    FOREIGN KEY (UserID) REFERENCES Users(UserID),

    FOREIGN KEY (ServiceID) REFERENCES Services(ServiceID)

);


CREATE TABLE Payment (

    PaymentID INT PRIMARY KEY,

    BookingID INT,

    Amount DECIMAL(10, 2),

    PaymentDate DATE,

    PaymentMethod VARCHAR(100),

    FOREIGN KEY (BookingID) REFERENCES Bookings(BookingID)

);


CREATE TABLE CancellationRefund (

    CancellationRefundID INT PRIMARY KEY,

    BookingID INT,

    CancellationDate DATE,

    RefundAmount DECIMAL(10, 2),

    FOREIGN KEY (BookingID) REFERENCES Bookings(BookingID)

);
```