

Refund Policy

Metaphysics Alliance (meta-alliance.my)

Effective Date: 02 NOV 2024

This Refund Policy outlines the conditions under which Metaphysics Alliance (“we”, “us”, “our”) provides refunds for purchases made through our website or official channels. This policy complies with the **Contracts Act 1950**, the **Consumer Protection Act 1999**, and the **Consumer Protection (Electronic Trade Transactions) Regulations 2024** of Malaysia.

1. Legal Basis

This Policy is governed by Malaysian law, specifically:

- **Contracts Act 1950** (ss. 10, 65–67) — governing lawful contracts and rescission rights.
 - **Consumer Protection Act 1999 (CPA)** — protecting consumers from unfair or misleading practices.
 - **Consumer Protection (Electronic Trade Transactions) Regulations 2024** — requiring clear disclosure of refund policies for online transactions.
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2. General Principles

1. All confirmed purchases are considered **final once work has commenced**, especially for customised digital services.
 2. We provide full transparency on service nature, pricing, and deliverables before payment confirmation.
 3. Refund eligibility depends on the **service type, delivery stage, and reason for request**.
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3. Non-Refundable Services

Due to the personalised and irreversible nature of our metaphysical and analytical services, refunds **cannot be granted once analysis or report drafting has started**, including:

- Custom **Destiny Reports** (八字 / 紫微 / 奇门 / 数理 分析)
- **Corporate audits, energy field assessments, and feng shui consultations**
- **VIP Holistic Reports** or any service requiring birth data or personal details

- **Online workshops** or digital sessions once access links or materials have been released

Under the **Contracts Act 1950** and **CPA 1999**, personalised services are exempt from refund once performance has commenced, provided disclosure was made beforehand.

4. Refundable Circumstances

Scenario	Refund Eligibility	Remarks
Duplicate payment / double charge	✓ Full refund	Proof of duplicate transaction required
Technical error (no service delivered)	✓ Full refund	Verified service delivery failure
Cancellation before work begins	✓ 80–100 % refund	Administrative fee may apply
Incorrect amount charged	✓ Partial refund	Difference will be refunded
Defective or damaged goods (physical items such as crystals)	✓ Replacement or Full refund	Must return within 7 days in original condition
Unauthorised or fraudulent transaction	✓ Full refund	Subject to bank verification

5. Refunds for Digital Products

For downloadable digital items (e.g., e-books or non-personalised materials):

- Refund requests must be submitted **within 3 days** of purchase.
- Approved only if the file/link is defective, inaccessible, or materially inconsistent with its description.
- Once accessed successfully, refunds will not normally apply.

6. Refund Procedure

1. Email **support@meta-alliance.my** with subject “Refund Request – [Order ID]”.
2. Include:
 - Full name and order number
 - Payment date and method

- Detailed reason for refund
 - Supporting evidence (screenshot / receipt)
3. We will acknowledge within **3 business days** and review the claim.
 4. Approved refunds will be processed within **7–14 business days** through the original payment method or bank transfer.
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7. Processing Fees

Where applicable (e.g., pre-commencement cancellations), up to **10 %** may be deducted as administrative or gateway fees, permitted under **Section 74 Contracts Act 1950**.

8. Chargeback Policy

Initiating a chargeback without following our refund process may result in service suspension.

We will provide transaction evidence to financial institutions.

Unwarranted chargebacks constitute breach of contract under **Sections 74–75 Contracts Act 1950**.

9. Policy Updates

We may amend this Refund Policy periodically to reflect legislative or operational changes. The updated version will take effect from its stated effective date and be posted on **meta-alliance.my**.

10. Contact Us

For refund or payment-related enquiries:

Metaphysics Alliance

Email: support@meta-alliance.my

Tel: +60 16-587 4131

Address:

Menara Mitraland
13A Jalan PJU 5/1
Kota Damansara
47810 Petaling Jaya
Selangor, Malaysia

Operating Hours: Monday – Friday, 10:00 AM – 6:00 PM (GMT +8)
