

Terms of Refund and Cancelation Policy

CLOVER MARKETING and all subsidiaries or affiliated brands (hereinafter referred to as "CLOVER MARKETING", "We", "Us" or "Our") stand behind all of our products and your satisfaction is very important to us. All purchases made from us (including all related website properties, sales over the phone, and live event on-site purchases) are covered by the following policies.

General

Offers/Coupons cannot be used in conjunction with each other unless otherwise stated. Coupons are only valid during the advertised promotion period. Prices are subject to change without notice. Gift Cards are non-refundable.

Digital Products and Services,

There is **no refund**, at all on any digital products. You will receive access to the university training platform for the amount of time that was stated on the product description you purchased. If you have any problems accessing the digital content you have purchased please contact our Customer Service Representative immediately at 480-253-9346 during the hours of 9 AM – 6 PM EST, Monday through Friday, so we can resolve the issue. Purchase of any digital product does not grant rights to the buyer to share, reproduce or resell the product in any way.

If you have subscribed to an individual month-to-month product or service, to cancel your subscription please contact our Customer Service Representative via phone or email at 480-253-9346 or

kelly@growwithclover.com. Please be advised, that the cancellation of the monthly subscription is effective in the month in which you have canceled and has a 30 day cancellation policy. **There are no refunds regardless of usage of the product.**

All digital and downloadable product sales are final. We do not offer digital product refunds, once a download/digital access has been assigned to you there is nothing we can retrieve back.

Please be advised that any and all agreements for downloadable/digital products are NOT subject to cancellation, refund or store credit. We do not accept any verbal modifications of these Agreements and the “no refund and no cancellation” policy stated in the Agreements is strictly adhered to. AFTER the full term of the agreement has expired, you may request to cancel the automatic renewal of the Agreement. Any cancellations submitted prior to the full term of the agreement will only cancel the auto renewal and your invoices will still be due and owing until the full value of the agreement has been paid in full. **ALL BUILD OUT FEES AND SET UP FEES ARE NONREFUNDABLE AS THEY ARE SERVICES RENDERED TO CREATE YOUR ACCOUNT.** There is NO refund on digital products or build-out fees. By signing the Agreement, you agree to all Terms of Use and this Terms of Purchase and Refund Policy, including that you agree to not do a chargeback for any services rendered, or for digital products that have been delivered. You also agree and acknowledge that you are paying in monthly installments on your total contract value as a payment plan, not a recurring subscription fee.

Canceling or removing the credit card on file does not cancel your subscription and violates the terms of the agreement. If at any time you have

delinquent invoices past 90 days, or the account is paid delinquent for three consecutive payments, your account will be suspended, and you will still be liable for the full contract value through the term of the agreement.

If you have any problems accessing the digital content you have purchased please contact our Customer Support Department immediately at 480-253-9346 during the hours of 9 AM – 6 PM EST, Monday through Friday, so we can resolve the issue. Digital product purchases do not grant rights to the buyer to share, reproduce or resell the product in any way.

Coupon Codes

If you have received a coupon code for free merchandise or a gift certificate for merchandise from the Company or any of its affiliates, the coupon code or gift certificate is only good for a single use and up to the value on the code or card. Any physical items purchased are in accordance with the refund policy and digital products are nonrefundable and not eligible for exchange or store credit.

Payment Plans

If a product or service is purchased utilizing a monthly payment plan the customer is responsible for 100% of agreed-upon payments equaling the original purchase price of the product. If any payments are not received, the entire purchase is void and the payments made up to that point are forfeited to and will not be refunded. Access to any digital product or platform will be removed.

Account Status

If your account is in arrears or not in good standing for any reason, then any special offers, flash sales, deals, bonuses, gifts with purchase, coupons, discounts and incentives are not available for use.

By purchasing any item, product or event from this website, you acknowledge and agree to be bound by the terms and conditions set forth in this Policy as well as the Terms of Use and Privacy Policy. If you do not agree to these Policies, please do not purchase anything, or enter into any transaction with us.

Be sure to return to this Policy periodically to review the most current version of the Policy. We reserve the right at any time, at our sole discretion, to change or otherwise modify this Policy without prior notice; however, the date of any effective changes shall be reflected at the bottom of this page and upon request we will provide you with information regarding any changes made. **This policy was last updated on December 15, 2022**