

RETURNS POLICY

You'll absolutely love our products and services.

However, you're fully protected by a 100% money-back return policy.

Here's how it works...

If for some reason you're dissatisfied at any time during the first 30 days after purchase, simply return all products we shipped to you, delete all digital video, audio, and text files you obtained from us, and ask for a full refund. You'll get your money back. That's a firm promise and commitment.

If for some reason you're dissatisfied 31 or more days after purchasing using a multi-payment option (such as monthly or 3-pay), simply return all products we shipped to you, delete all digital video, audio, and text files you obtained from us, and ask for a refund of any part of the purchase price you have paid in the last 30 days. We will refund that portion of the purchase price.

In order to obtain a full or partial refund under this policy, physical products should be shipped at your expense to the address listed below, must include your purchase information (such as a copy of your receipt) so that we can make a refund, and the products should be in merchantable condition (i.e. we could resell them because they're in good condition). Returned physical products are subject to a re-stocking fee equivalent to 5 % of the purchase price.

E-mail your refund requests to [jeanine\[at\]EFTforlife.com](mailto:jeanine[at]EFTforlife.com). Please include the words "Refund Request" in the subject line of your e-mail.

Send your written refund requests by mail to:

Crombe J Life Coaching Inc
Attn: Returns Department
2214 - 246 Stewart Green SW
Calgary, Alberta T3H3C8
Canada

To serve you and other customers better in the future, we request (but do not require) that you tell us why you want a refund. We want satisfied customers.

Please remember that asking for a refund but continuing to use the products purchased from us is the same thing as stealing and may also violate applicable intellectual property rights law.

This Returns Policy was last updated on 03-01-2010.

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