

Return and Refund Policy

Last updated: July 17, 2026

From prior Terms of Service and Privacy Policy dated January 2024

Thank you for choosing Carmel Streater Courses.

If, for any reason, You are not completely satisfied with a purchase We invite You to review our policy on *refunds and returns*.

The following terms are applicable for any products that You purchased with Us.

Interpretation and Definitions

Interpretation

The words of which the initial letter is capitalized have meanings defined under the following conditions. The following definitions shall have the same meaning regardless of whether they appear in singular or in plural.

Definitions

For the purposes of this Return and Refund Policy:

Company (referred to as either "the Company", "We", "Us" or "Our" in this Agreement) refers to Carmel Streater Courses.

Goods refer to the items offered for sale on the Service.

Orders mean a request by You to purchase Goods from Us.

Service refers to the Website.

Website refers to Carmel Streater Courses, accessible from <https://CarmelStreaterCourses.com>

You means the individual accessing or using the Service, or the company, or other legal entity on behalf of which such individual is accessing or using the Service, as applicable.

Your Order Cancellation Rights

You are entitled to cancel Your Order within 7 days so long as you have not started your course. If you have an issue with any other products on Carmel Streater Courses please contact Lee Streater 901-230-2138, LeeStreater@gmail.com

The deadline for canceling an Order is 7 days from the date on which You purchased the course(s) or Goods or on which a third party you have appointed, who is not the carrier, takes possession of the product delivered.

In order to exercise Your right of cancellation, You must inform Us of your decision by means of a clear statement. You can inform us of your decision by:

**By email: Administrator, Lee Streater LeeStreater@gmail.com and
CC to Instructor, Carmel Streater CarmelS@cox.net**

We will reimburse You through Stripe no later than 14 days from the day on which We determine a successful refund is appropriate.

Conditions for Returns

In order for the Goods to be eligible for a return, please make sure that:

The Goods were purchased in the last 7 days

The Goods were not used, started or damaged

You have the receipt or proof of purchase with the purchase date

The following Goods cannot be returned:

The supply of Goods made to Your specifications or clearly personalized.

The supply of Goods, online course(s) that have not begun and are within 7 days of your purchase date.

The supply of Goods, templates that have past the 7 day expiry date which is the date of purchase.

The supply of Goods where the date of expiry is over.

The supply of Goods which are, after delivery, according to their nature, inseparably mixed with other items.

We reserve the right to refuse returns of any digital merchandise that does not meet the above return conditions in our sole discretion.

Only regular priced Goods may be refunded. Unfortunately, Goods on sale cannot be refunded. This exclusion may not apply to You if it is not permitted by applicable law.