This Refund Policy governs the reimbursement of fees paid for services and packages offered by Fit Studio. This policy is subject to and should be read in conjunction with the full Website Terms & Conditions.

1. General Policy (Non-Refundable)

- 1.1. **Services Non-Refundable:** All fees paid for sessions, packages, access passes, introductory offers (including the 2-Session Introductory Reformer Offer), and memberships are strictly non-refundable once purchased or commenced.
- 1.2. **No Transfer:** Payments, credits, and packages are non-transferable and may not be assigned to another client or person.
- 1.3. **Package Expiration:** No refunds, credits, or extensions will be issued for sessions or packages that expire due to the client's failure to use the credits within the stipulated expiration period (e.g., 30 days, 60 days, 90 days), as outlined in the package terms.
- 1.4. **Cancellation Fees:** Fees forfeited due to late cancellations or no-shows (less than 24 hours' notice) are non-refundable.

2. Exceptions to the General Policy

Refunds are only considered under the following limited circumstances, subject to management review and approval:

2.1 Medical Grounds

- **Process:** A refund may be considered if a client is unable to complete their purchased package due to a significant, long-term medical condition that prevents all future participation in fitness activities.
- Requirements: Any request for a refund on medical grounds must be made in writing
 via email to fitstudio2026@gmail.com and must be supported by current, relevant,
 written medical evidence from a qualified healthcare professional.
- Calculation: If a refund is approved, it will be calculated based on the full value of the unused sessions, minus any discounts originally applied, and may incur an administrative fee.

2.2 Facility Cancellation

• **Cessation of Service:** If Fit Studio permanently ceases operation and is unable to provide the purchased services, a pro-rata refund for the value of genuinely unused and unexpired sessions will be issued.

3. Disputed Charges

3.1. **Chargebacks:** Clients who initiate chargebacks or disputes through their bank/credit card company without first contacting Fit Studio to resolve a legitimate issue may have their access to the facility and booking system immediately suspended until the dispute is resolved.