



## Refunds & Support Policy

### 1. Purpose

This Refunds & Support Policy explains how TPMG handles:

- refund requests;
- support requests;
- purchase issues;
- access issues;
- complaints about website-sold products; and
- related customer-service communications.

It is intended to give customers, learners and buyers a clear route for raising issues and understanding what happens next.

This Policy is designed to sit alongside TPMG's wider legal and trust documentation and reflects the same approach used in your uploaded e-commerce and sale-term examples, where complaints handling, contact routes, cancellation information and after-sales support are treated as separate, clearly signposted content.

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### 2. Scope

This Policy applies to purchases and support matters relating to products sold through the TPMG website, including where relevant:

- digital downloads;
- Policy Shop items;
- e-learning purchases;
- online training access;
- website-sold subscriptions, if offered; and
- any other website-sold digital content or related support expressly described on

the site.

Unless expressly stated otherwise, this Policy does **not** by itself govern:

- bespoke consultancy, audits or advisory engagements;
- project-based delivery under a separate agreement;
- client-specific service contracts;
- supplier disputes or contract administration matters outside website purchases;  
or
- third-party products sold under separate provider terms.

Where separate product-specific, course-specific or contract-specific terms apply, those terms will supplement this Policy and take precedence where necessary.

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### 3. Related Documents

This Policy should be read together with TPMG's:

- Website Terms of Use
- Terms of Sale
- Digital Downloads & Cancellation Policy
- E-Learning Terms
- Privacy Notice
- Cookie Policy
- Cookie Preferences
- Website Disclaimer

Your uploaded templates also separate website use, sale terms, cancellation wording, complaints handling and privacy/cookie obligations into linked but distinct documents.

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### 4. Our Approach

TPMG aims to deal with support requests, complaints and refund enquiries:

- fairly;
- clearly;
- proportionately;
- without unnecessary delay; and

- in a way that respects both customer rights and the nature of the product purchased.

Where a refund is legally due, contractually due, or reasonably justified, TPMG will process it in line with the relevant legal and contractual framework. Where support rather than refund is the appropriate remedy, TPMG will aim to resolve the issue through clarification, correction, repair, replacement, restored access or another proportionate solution.

This is consistent with the legal framework for digital content under the Consumer Rights Act 2015, which gives remedies such as repair or replacement, price reduction and refund depending on the nature of the defect and whether it can be corrected.

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## 5. How to Contact TPMG

If you need help with a purchase, access issue, complaint or refund request, you can contact TPMG using the following details:

**Telephone:** 020 7060 6228

**General enquiries:** [admin@tpmg-group.com](mailto:admin@tpmg-group.com)

**Data Protection Officer:** [dpo@tpmg-group.com](mailto:dpo@tpmg-group.com)

**Post:** TPMG Group Ltd, Cardinal Point, Park Road, Rickmansworth, WD3 1RE

Your uploaded website-sale examples repeatedly recommend making communication channels easy to find and keeping separate routes available for general questions, product/order issues and cancellations.

When contacting us, please include as much of the following as possible:

- your full name;
  - your email address;
  - the order number;
  - the product or course purchased;
  - the date of purchase;
  - a short description of the issue; and
  - screenshots or supporting information where relevant.
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## 6. Types of Support We Offer

TPMG may provide support in relation to:

- access problems;
- failed downloads;
- broken download links;
- login issues;
- technical access issues with e-learning;
- questions about course completion or certificates;
- billing or payment queries;
- mistaken purchases raised promptly;
- product clarification requests;
- complaints about digital content quality or description; and
- refund or cancellation enquiries.

Unless expressly included with the product, TPMG does **not** generally provide:

- bespoke consultancy through support channels;
  - legal, regulatory or certification advice;
  - tailoring of purchased templates to a buyer's organisation;
  - one-to-one technical implementation of downloaded materials; or
  - free custom rewriting of course or policy content.
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## 7. Support Response Expectations

TPMG aims to respond to support and complaint enquiries within a reasonable time.

As a general guide:

- basic acknowledgement is normally aimed for within **2 working days**;
- straightforward support issues may be resolved more quickly;
- more complex complaints, refund reviews or technical issues may take longer depending on the facts, product type, access logs, platform issues or legal context.

Your examples support this type of structured but proportionate support wording, with

clearly signposted complaints handling and customer contact routes.

TPMG does not promise instant support unless the relevant product or service page expressly states otherwise.

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## 8. Refund Principles

Refunds are not automatic in every case. Whether a refund is available depends on:

- the type of product purchased;
- whether the buyer is a consumer or a business customer;
- whether the legal right to cancel still exists;
- whether digital content access has already begun;
- whether the product is faulty, misdescribed or unusable;
- whether a repair, replacement or restored access is the appropriate first step; and
- any separate terms that apply to the relevant product.

Under UK consumer law, distance purchases may carry cancellation rights, but digital content supplied immediately after express consent and acknowledgement can lawfully result in the loss of the 14-day cancellation right once supply begins.

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## 9. Digital Downloads

Where you buy a digital download:

- access may begin immediately after purchase;
- the right to cancel may be lost once supply begins if the required consent and acknowledgement were given at checkout; and
- refunds will usually be considered only where legally due, contractually due, or justified because the content is faulty, misdescribed or materially unusable.

If you purchased a digital download by mistake, contact TPMG immediately and do **not** download, open or use the file until the position is reviewed.

Your uploaded guidance notes suggest that where a customer has **not** yet downloaded or accessed the content, allowing cancellation can be fair and commercially sensible.

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## 10. E-Learning and Course Access

For e-learning purchases:

- access may begin immediately or within the stated access timeframe;
- cancellation rights may be lost once access begins where the required consent and acknowledgement were given;
- support may be offered for login, access, course navigation and completion issues;
- refunds will normally be considered where the course is faulty, materially misdescribed, or otherwise does not meet the applicable legal standard.

If access has not yet begun and the cooling-off right has not been lost, a refund may be available for consumers.

Your uploaded digital-content and subscription examples use the same approach: immediate access can lawfully remove the cancellation right, but support and remedies remain available for faulty or misdescribed content.

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## 11. Consumer Cancellation Rights

If you are a **consumer**, you may have a legal right to cancel certain distance purchases within 14 days.

However, different rules apply depending on whether the purchase is for:

- goods;
- services; or
- digital content not supplied on a tangible medium.

For TPMG digital products, the most important point is that if supply begins during the cancellation period after you have given **express consent** and **acknowledged that the right to cancel will be lost**, the right to cancel ends once supply begins.

If TPMG failed to provide the required cancellation information, the consumer may retain a longer right to cancel. GOV.UK guidance says that if a trader does not tell the customer about their right to cancel, the customer may be able to cancel within the next

12 months.

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## **12. Faulty, Misdemeanor or Non-Conforming Digital Content**

Nothing in this Policy affects statutory rights that cannot lawfully be excluded.

If you are a consumer and the digital content:

- is not of satisfactory quality;
- is not fit for purpose; or
- is not as described,

available remedies may include:

- repair or replacement;
- price reduction; and
- refund, depending on the issue and whether it can be corrected within a reasonable time and without significant inconvenience.

Citizens Advice also explains that for faulty digital downloads, the company should first be given a reasonable chance to fix the problem, and if it cannot or takes too long, the consumer can ask for a refund or price reduction.

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## **13. What TPMG Does Not Normally Treat as Refundable**

A refund will not usually be available simply because:

- you changed your mind after lawful instant access began;
- a template or toolkit requires tailoring to your organisation;
- you bought the wrong item but had already accessed it;
- you expected bespoke consultancy when only a standard digital resource was sold;
- your own software, browser, device or IT settings caused the issue and the TPMG product itself was not faulty; or
- you failed to follow clearly stated compatibility or access requirements.

This is also consistent with the general commercial logic reflected in your uploaded digital-content guidance: a fair policy can be flexible, but digital content that has already been accessed is not treated in the same way as unopened physical goods.

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## 14. How Refunds Are Made

Where a refund is due, TPMG will normally issue it using the **same payment method** used for the original purchase, unless another lawful and practical method is agreed.

Your uploaded sale templates use the same-payment-method model consistently.

Where the law sets a specific refund period, TPMG will aim to comply with it. Otherwise, refunds will be made as soon as reasonably possible after the refund decision is confirmed.

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## 15. Business Customers

If you are buying wholly or mainly for business purposes:

- consumer-only cancellation rights will not apply;
- refund rights may be more limited;
- your position will depend on the contract, the product purchased, and applicable law; and
- TPMG may apply separate commercial or support arrangements to B2B buyers.

Where TPMG allows a goodwill refund or credit for a business customer, this does not create an ongoing obligation to do so in future cases.

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## 16. Complaints

TPMG welcomes genuine feedback and complaints.

If you are unhappy with:

- a product;

- the checkout process;
- access to a digital product;
- support provided;
- communication about a purchase; or
- the handling of a refund or cancellation request,

please contact TPMG using the details in section 5.

Your examples specifically recommend that complaints handling information should be available in full on an easy-to-find web page and should not be buried.

TPMG aims to:

- acknowledge complaints;
  - review the facts fairly;
  - request any information needed to investigate properly;
  - respond proportionately; and
  - take corrective action where appropriate.
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## **17. Escalation and Goodwill**

In some situations TPMG may choose, at its discretion, to offer:

- restored access;
- replacement files;
- alternative access routes;
- partial refunds;
- account credits; or
- another goodwill resolution.

Any goodwill resolution is:

- case-specific;
- discretionary; and
- not an admission of liability unless expressly stated.

Your uploaded guidance notes even note that a more flexible cancellation/refund stance can sometimes be commercially sensible where the customer has had little benefit and

the detriment to the trader is small.

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## 18. Events Outside Our Reasonable Control

TPMG will not be responsible for delays or failure to provide support, access or refunds where the issue is caused by events outside our reasonable control, including:

- platform outages;
- internet failure;
- third-party provider failure;
- cyber incidents;
- force majeure events;
- legal restrictions; or
- other events beyond reasonable operational control.

Where such an event occurs, TPMG will aim to:

- inform affected customers as soon as reasonably possible;
- take reasonable steps to minimise delay; and
- provide revised access, support or refund timing where appropriate.

This structure is also reflected in your uploaded force-majeure and service/goods refund examples.

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## 19. Data Protection

Personal data provided in connection with support, complaints, refunds or cancellation requests will be handled in accordance with TPMG's **Privacy Notice** and wider data protection arrangements.

Where a support issue involves platform logs, learner activity, order history, technical data or contact records, TPMG may process that information for the purpose of investigating and resolving the issue.

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## **20. Changes to This Policy**

TPMG may update this Policy from time to time to reflect:

- changes in law or guidance;
- changes to website products or fulfilment methods;
- changes to support tools or routes;
- changes to refund handling processes; or
- wider operational, legal or compliance developments.

The latest version will be published on the website with an updated effective date.

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## **21. Governing Law and Jurisdiction**

This Policy and any dispute or claim arising from it shall be governed by the law of England and Wales.

If you are a consumer, you will also retain the benefit of any mandatory protections available under the law of your usual place of residence where applicable.

If you are a business customer, the courts of England and Wales shall have exclusive jurisdiction unless TPMG agrees otherwise in writing.

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## **22. Disclaimer**

This Policy is intended to explain TPMG's general approach to refunds, support and complaints for website-sold products.

It does not remove or reduce any statutory rights that cannot lawfully be excluded, and it does not replace any product-specific, course-specific or contract-specific terms that apply to a particular purchase or engagement.