

REAL BEAUTY SOLUTIONS

PAYMENT AND REFUND POLICIES

1. Payment Terms

1.1 Accepted Payment Methods

- Credit/Debit Cards: Visa, MasterCard, American Express
- Cash: Exact change preferred
- Bank Transfer: For advance bookings only
- Gift Certificates: Issued by Real Beauty Solutions
- Mobile Payments: Apple Pay, Google Pay

1.2 Payment Timing

- Services: Payment due at time of service
- Packages: Full payment or deposit required
- Products: Payment at purchase
- Deposits: Non-refundable, applied to final payment

1.3 Pricing Structure

- All prices in [Local Currency]
- Prices subject to change without notice
- Tax included where applicable
- Package pricing available

2. Deposits and Pre-payments

2.1 When Required

- Advanced aesthetic treatments
- Group bookings
- Special events
- High-demand time slots

2.2 Deposit Amounts

- Individual services: 25% of total cost
- Packages: 50% of package price
- Events: 100% deposit for groups under 5, 50% for larger groups

2.3 Deposit Handling

- Applied to final invoice
- Non-refundable for cancellations
- Transferable within 30 days with 48-hour notice

3. Cancellation and Rescheduling

3.1 Notice Periods

- Standard services: 24 hours
- Advanced treatments: 48 hours
- Group bookings: 72 hours
- Special events: 7 days

3.2 Cancellation Fees

- More than required notice: No fee
- Less than required notice: 50% of service cost
- No-show: 100% of service cost
- Late arrival (over 15 minutes): 25% fee or rescheduling

3.3 Rescheduling

- First reschedule: No fee with proper notice
- Subsequent reschedules: 25% administration fee
- Same-day reschedule: 50% fee

4. Refund Policy

4.1 Eligible for Refund

- Unused prepaid packages (with administration fee)
- Defective products (with receipt)
- Services not rendered due to our error
- Medical contraindications discovered during consultation

4.2 Not Eligible for Refund

- Services already rendered
- Used products
- Gift certificates
- Deposits for cancelled appointments
- Change of mind after service

4.3 Refund Process

1. Submit written request with receipt
2. Review by management (3-5 business days)
3. Approval/denial notification
4. Process refund within 14 days

5. Package Purchases

5.1 Package Terms

- Valid for 12 months from purchase
- Non-transferable
- Must be used by same client
- Sessions cannot be shared

5.2 Package Refunds

- Unused sessions refundable minus 25% administration fee
- Prorated refund for medical reasons
- No refund for expired packages
- Refund calculation: (Unused sessions × individual price) - 25% fee

6. Gift Certificate Policy

6.1 Purchase and Use

- Valid for 12 months from purchase date

- Non-refundable
- Cannot be redeemed for cash
- Must be presented at time of service

6.2 Lost or Stolen

- Not replaceable if lost or stolen
- Keep certificate number for verification
- Treat like cash

7. Financial Arrangements

7.1 Payment Plans

Available for:

- Treatment packages over \$500
- Multiple session programs
- Special procedures

Terms:

- 50% deposit required
- Balance divided into monthly payments
- Credit check may be required
- Interest-free if paid within term

7.2 Third-Party Financing

We partner with financing companies for:

- Major aesthetic procedures
- Extensive treatment plans
- High-value packages

8. Dispute Resolution

8.1 Billing Disputes

- Contact billing department within 30 days
- Provide supporting documentation
- Resolution within 10 business days
- Escalate to manager if unresolved

8.2 Chargebacks

- Unauthorized chargebacks incur \$50 fee
- Service suspension during investigation
- Legal action for fraudulent chargebacks

9. Security Measures

9.1 Payment Security

- PCI-DSS compliant processing
- Encrypted transactions
- Secure payment gateway
- No storage of full credit card numbers

9.2 Fraud Prevention

- ID verification for large purchases
- Address verification for cards
- Suspicious activity monitoring
- Right to refuse suspicious transactions

10. Policy Changes

We reserve the right to modify these policies at any time. Current clients will be notified of changes affecting existing agreements.

11. Contact Information

For payment inquiries:

Accounts Department

Real Beauty Solutions

[Your Address]

[Phone Number]

[Email Address]

[Billing Email]

****Effective Date: October 1, 2024****