

## DREAMCARE SOLUTIONS

— FINANCIAL CONSULTING —

## Client Refund &amp; Cancellation Policy

*Cancel anytime. Full transparency. Results guaranteed in writing.*

**Tristan Young**  
CO-FOUNDER

*"If we don't deliver, you don't pay. Period."*

**Darion Lanagan**  
CO-FOUNDER

*"Every client deserves a clear, honest agreement."*

*Most companies bury their refund terms. We lead with ours. This document explains exactly how cancellations and refunds work at DreamCare Solutions — in plain English, with no fine print, no restocking fees, and no conditions designed to trap you.*

## 1 OUR COMMITMENT TO YOU

DreamCare Solutions was founded on a simple belief: a client should never be financially penalized for a result we failed to deliver. Everything in this policy is written into your Client Service Agreement, which means it is not a marketing promise — it is a contractual obligation we can be held to.

This policy is incorporated by reference into your Client Service Agreement and forms a binding part of it. Where any statement here conflicts with a less favorable term elsewhere, the term more favorable to you controls.

## 2 THREE-DAY RIGHT TO CANCEL

Every client has an unconditional right to cancel their agreement within three (3) calendar days of the date the Client Service Agreement is signed — for any reason at all, including simple buyer's remorse or a change of heart.

- **Full refund.** You receive a full 100% refund of every dollar paid to DreamCare Solutions.
- **No questions.** No explanation, justification, documentation, or proof of hardship is required. "I changed my mind" is sufficient.
- **How it's counted.** Counted in calendar days beginning the day after signing. If day three falls on a weekend or federal holiday, you have until the end of the next business day.
- **How to use it.** Send written notice by email or through your client portal. We confirm receipt within two (2) business days and process the refund within ten (10) business days.

### 3 CANCEL ANYTIME — NO LOCK-IN

Beyond the initial three-day window, you are still never locked in. There is no minimum term, no contract length you are obligated to complete, and no early termination penalty. You may cancel your service at any time, for any reason.

- **Immediate effect.** Cancellation takes effect upon our receipt of your written notice.
- **Zero penalty.** We do not charge a cancellation fee, an administrative fee, a processing fee, or any other exit charge of any kind.
- **Billing stops.** Billing stops immediately. You owe nothing from the cancellation date forward.
- **Your rights survive.** Cancelling does not waive any refund you are already owed under the guarantee in Section 4. If the guarantee has been triggered, you are refunded regardless of when you cancel.

#### THE DREAMCARE GUARANTEE

**If we do not deliver a single result within a maximum of six (6) service rounds, you receive 100% of your money back.**

*No results means no cost. If nothing is achieved, you end up paying nothing — not a partial credit, not a service voucher. Every penny returned.*

### 4 THE SIX-ROUND RESULTS GUARANTEE

This is the core of our promise, and it is stated in writing inside your Client Service Agreement so that it is enforceable rather than aspirational.

This is a no-results guarantee. It is measured at the completion of the sixth round, and it applies where no result whatsoever has been achieved on your file across all six rounds. If one or more results have been achieved at any point during the engagement, the guarantee has been satisfied by performance.

- **What a round is.** A “round” is one complete cycle of service activity performed on your behalf, as defined and dated in your Client Service Agreement. Every round is documented and visible to you.
- **The trigger.** If six (6) full rounds are completed and not one result has been achieved on your file, you are entitled to a refund of 100% of all fees paid to DreamCare Solutions.
- **What “nothing” means.** If we achieve nothing, your net cost is zero. Not a discount, not a credit toward future service, not a partial rebate — the full amount, returned to you.
- **A ceiling, not a target.** Six rounds is a ceiling, not a schedule. We work every round in good faith to deliver as early as possible, and the majority of engagements see movement well before round six.
- **You don't have to chase us.** We do not require you to file a claim, submit a form, or ask twice. If the guarantee condition is met, we initiate the refund on our end and confirm it with you in writing.
- **Cancelling mid-engagement.** You may cancel before round six with no penalty and no further billing. However, the guarantee is evaluated only at the completion of round six. If results were already achieved before you cancelled, the guarantee is satisfied and no refund is owed for work already delivered. Every result is documented and dated in your client portal as it occurs.
- **Your participation.** Our ability to deliver depends on receiving documents and responses from you in a timely manner. If a round cannot be completed because required information was not provided, that round is paused rather than counted.

## 5 HOW REFUNDS ARE ISSUED

- **Same method.** Refunds are returned to the original payment method used, unless that method is closed or expired — in which case we arrange an alternative with you directly.
- **Ten business days.** Refunds are processed within ten (10) business days of the qualifying event, and we send written confirmation with the amount and date once submitted.
- **Bank posting time.** Bank and card networks may take an additional two to five business days to post the funds to your account. That window is outside our control.
- **No deductions.** We do not deduct processing fees, service charges, or administrative costs from any refund. One hundred percent means one hundred percent.

## 6 HOW TO CANCEL OR REQUEST A REFUND

There is no phone tree, no retention department, and no requirement to sit through a save attempt. One written message is all it takes.

- ✓ Email your written request to the address listed in your Client Service Agreement, or submit written notice through your client portal.
- ✓ Include your full name, the email address and phone number on file, and the date you signed your agreement.
- ✓ We confirm receipt in writing within two (2) business days and tell you exactly what happens next and when.

## 7 QUICK REFERENCE

| YOUR SITUATION                                        | WHAT YOU RECEIVE                                                                | TIMELINE                         |
|-------------------------------------------------------|---------------------------------------------------------------------------------|----------------------------------|
| You change your mind within 3 days of signing         | 100% refund of everything paid. No questions, no explanation required.          | Refunded within 10 business days |
| You want to cancel later, for any reason              | Service stops. Zero cancellation fee, zero penalty, no further billing.         | Effective on written notice      |
| Six rounds completed with zero results                | 100% refund of every dollar paid. You end up paying nothing.                    | Refunded within 10 business days |
| Results delivered before round six                    | Guarantee satisfied. You may still cancel at any point going forward.           | —                                |
| You cancel mid-engagement after results were achieved | Billing stops with no penalty. No refund is owed for results already delivered. | Effective on written notice      |

***We put this in writing because we intend to be held to it. If it is ever not honored exactly as written, contact us directly — we will make it right.***

**Tristan Young**  
Co-Founder, DreamCare Solutions

**Darion Lanagan**  
Co-Founder, DreamCare Solutions

**Effective date:** Applies to agreements signed on or after the date of issue. **Note:** General policy language, not legal advice — attorney review recommended.