

# Refund & Returns Policy

Masterrisks | Effective: 24 March 2026

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At Masterrisks, we want you to be satisfied with every purchase. This policy outlines the conditions under which refunds and returns are accepted for our physical products, digital products, and services.

## 1. Physical Products (SafelyKids Shop)

### 1.1 Returns

We accept returns of physical products within 14 days of delivery, provided that:

- The item is unused, undamaged, and in its original packaging
- You have proof of purchase (order confirmation or receipt)
- The item is not listed as a non-returnable item (see Section 1.4)

To initiate a return, contact us at [info@masterrisks.com](mailto:info@masterrisks.com) with your order number and reason for return. We will provide return instructions within 2 business days.

### 1.2 Refunds for Physical Products

Once we receive and inspect your returned item:

- If approved, a refund will be issued to your original payment method within 7 business days
- Shipping costs are non-refundable unless the item was defective or incorrectly sent
- You are responsible for the cost of return shipping unless the return is due to our error

### 1.3 Damaged or Defective Items

If you receive a damaged or defective item, contact us within 48 hours of delivery at [info@masterrisks.com](mailto:info@masterrisks.com) with photos of the damage. We will arrange a replacement or full refund at no additional cost to you.

### 1.4 Non-Returnable Items

The following items cannot be returned:

- Items that have been used, installed, or opened (e.g. socket covers, safety kits that have been opened)
- Items damaged due to misuse or improper installation
- Items purchased on final sale or clearance

## 2. Digital Products and Course Enrolments

### 2.1 Self-Paced Courses

Due to the nature of digital content, we do not offer refunds on self-paced courses once you have accessed the course materials.

If you have enrolled but have not yet accessed the course, you may request a full refund within 7 days of purchase by contacting us at [info@masterrisks.com](mailto:info@masterrisks.com).

## **2.2 Live and Virtual Classes**

For scheduled live or virtual classes:

- Cancellation more than 7 days before the class: full refund
- Cancellation 3-7 days before the class: 50% refund or transfer to a future class date
- Cancellation less than 3 days before the class: no refund, but you may transfer your enrolment to a future session

If Masterrisks cancels or reschedules a class, you will receive a full refund or the option to transfer to a rescheduled session.

## **2.3 Course Bundles and Subscriptions**

Refunds for course bundles are assessed on a case-by-case basis. Subscriptions may be cancelled at any time, but refunds will not be issued for the current billing period.

## **3. Advisory and Consulting Services**

3.1 Refunds for advisory engagements are governed by the terms of your individual service agreement.

3.2 If no service agreement is in place, the following applies:

- Work not yet commenced: full refund of any upfront payment
- Work partially completed: refund of the portion not yet delivered, as assessed by Masterrisks
- Work fully delivered: no refund

3.3 Safety assessments that have been conducted and reports delivered are non-refundable.

## **4. Donations**

Donations made through our website are non-refundable except in cases of duplicate or erroneous transactions. Contact us within 5 days of the transaction to report an error.

## **5. How to Request a Refund**

To request a refund for any product or service, please contact us with the following information:

- Your full name and email address used at the time of purchase
- Order number or transaction reference
- Description of the product or service
- Reason for the refund request
- For physical products: photos if the item is damaged or defective

Send your request to: [info@masterrisks.com](mailto:info@masterrisks.com)

Or call us on: +234 802 216 6753

We aim to respond to all refund requests within 2 business days.

## **6. Processing Times**

- Approved refunds for card payments: 5-10 business days depending on your bank
- Approved refunds via bank transfer: 3-5 business days

We will notify you by email once your refund has been processed.

## **7. Contact Us**

For any questions about this Refund Policy:

Masterrisks

5B Yomi Kuye Close, Shangisha, Lagos, Nigeria

Email: [info@masterrisks.com](mailto:info@masterrisks.com)

Phone: +234 802 216 6753