

# MASTERRISKS ADVISORY LIMITED

Master the risks. Shape the future.

---

## Refund Policy

Effective Date: 08 May 2026  
Version 1.0

# Refund Policy

Effective Date: 08 May 2026

Masterrisks Advisory Limited is committed to delivering high-quality advisory and training services. This Refund Policy sets out the conditions under which refunds or credits may be issued, and applies to all programmes, workshops, consulting engagements, and digital resources purchased through our platforms.

## 1. General Refund Principles

We evaluate refund requests on a case-by-case basis, taking into account the nature of the service purchased, the stage of delivery, and the reason for the request. We aim to resolve all refund requests within **10 business days** of receipt.

## 2. Training Programmes & Workshops

The following schedule applies to cancellations of registered training or workshop places:

Cancellation Timeframe	Refund Entitlement
14+ days before programme start	100% refund
7–13 days before programme start	50% refund
3–6 days before programme start	25% refund or credit note
Less than 3 days / no-show	No refund (credit note may apply)
Programme cancelled by Masterrisks	100% refund within 5 business days

## 3. Consulting & Advisory Retainers

For consulting retainers and project-based engagements:

- Work completed and delivered is non-refundable
- Unused portions of a prepaid retainer may be refunded on a pro-rata basis upon written notice, provided the engagement is terminated at least 14 days before the next billing cycle
- Deposits paid to secure a project slot are non-refundable once onboarding has commenced

## 4. Digital Resources & Publications

Due to the nature of digital products (whitepapers, frameworks, templates, and e-learning materials), all sales of digital resources are **final and non-refundable** once the download link has been accessed or the resource delivered. Exceptions are made where the file is corrupt or inaccessible — in such cases a replacement or full refund will be issued.

## 5. How to Request a Refund

To submit a refund request, please:

- Email [info@masterrisks.com](mailto:info@masterrisks.com) with the subject line: 'Refund Request — [Your Name]'
- Include your full name, invoice number, service purchased, and reason for the request
- Attach any supporting documentation where applicable

Our team will acknowledge your request within 2 business days and issue a decision within 10 business days. Approved refunds will be returned via the original payment method.

## 6. Payment Processing Fees

---

Where applicable, third-party payment processing fees (e.g. Paystack transaction charges) are non-refundable and will be deducted from any refunded amount.

## 7. Disputes

---

If you are dissatisfied with the outcome of a refund request, you may escalate the matter in writing to [info@masterrisks.com](mailto:info@masterrisks.com). We are committed to resolving all disputes fairly and in good faith. Persistent unresolved disputes may be referred to the appropriate consumer protection body in Nigeria.

## 8. Policy Updates

---

Masterrisks Advisory Limited reserves the right to update this Refund Policy at any time. Changes take effect upon publication on our website. Engagements and purchases made prior to an update remain subject to the policy in force at the time of purchase.

## 9. Contact

---

For all billing and refund enquiries, contact us at [info@masterrisks.com](mailto:info@masterrisks.com) or call **+234 802 216 6753**.

---

© 2026 Masterrisks Enov8 & Advisory. All rights reserved. Document last updated: 08 May 2026.