

# PANAMA CREATIVE

THE WEB. AND MORE.

## Refund Policy

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### ABSTRACT

Policy about how Panama Creative handles REFUND requests.



## Panama Creative – Refund Policy

PANAMA CREATIVE is utilizing the online payment services of 3rd party processors. Please take note that depending on the payment processor chosen by you to settle your account; you might be subject to a separate and overriding refund policy issued by said 3rd party processors themselves. You are bound by this refund policy to check the web site of the responsible payment processor, if an overriding refund policy may go into effect, associated with your order at PANAMA CREATIVE, either partially or in full.

As PANAMA CREATIVE is providing non-tangible irrevocable goods we do not issue refunds once the order is accomplished and the product is delivered. You are responsible for understanding this upon purchasing any item at our site.

### **However, we realize that exceptional circumstances may go into effect:**

#### **Non-delivery of the product**

You did not receive the product or service within the announced delivery time, whereby “announced delivery time” is referred to the first delivery time information you received upon your order placement. Please take note of that the delivery time for design services may vary and potentially extend, if during the design process we are receiving additional requirements or information relevant for the design process, which have not been submitted to us at the time of making your order.

#### **Irreparable defects or grave difficulties with the product or service.**

Although all products and services are thoroughly tested before release, unexpected errors may occur. You are committed to report such situation to our Support Team immediately upon detection. A refund in such situation is exclusively dependent on individual approval and may only apply, if we cannot fix foresaid defect or grave difficulty within a reasonable time.

**Section 1.01 Product not-as-described:**

A refund request based on this reason is satisfied on a case-by-case basis in agreement of both parties concerned. To prevent this situation every customer is suggested to request free samples of each type of products and services offered by PANAMA CREATIVE before making a purchase. Our Support Team is ready to provide you with timely and professional assistance. Be sure that we will gladly review your problems upon your request and will find the best convenient solution to satisfy your expectations.

Refund requests are accepted exclusively by email or in a written form. Please provide detailed and grounded reasons why you apply for a refund.