GOALBI ACADEMY

Refund Policy

Effective Date	October 9, 2026
Last Updated	October 9, 2026
Issued by	Goalbi LLC, 4600 South Pinnacle Hills Pkwy., Rogers, AR 72758, United States
Website	academy.goalbi.com
Contact	support@goalbi.com

This Refund Policy forms part of the Goalbi Academy Terms of Service. It explains when a refund is available, how requests are reviewed, and how a refund affects Course access. Capitalized terms not defined in this Policy have the meanings given in the Terms of Service.

CONTENTS

1. Scope
2. Key Terms
3. Free Trial and Change-of-Mind Refunds
4. Other Refund Circumstances
5. Circumstances That Do Not Qualify
6. Missed Classes and Technical Problems
7. Changes or Cancellations by Goalbi Academy
8. How to Request a Refund
9. Review of Refund Requests
10. Partial Refunds
11. Full Refunds and Course Access
12. Cancellation and Refunds Distinguished
13. Refund Method and Processing Time
14. Duplicate or Incorrect Charges
15. Chargebacks and Payment Disputes
16. Fraud and Misuse
17. Mandatory Consumer Rights
18. Changes to This Policy
19. Contact

1. SCOPE

1.1 This Refund Policy (this **"Policy"**) applies to payments made through Goalbi Academy for Courses and related paid training services provided by Goalbi LLC (**"Goalbi," "we," "us,"** or **"our"**), unless a specific written Course or checkout term gives you a different or additional refund right.

1.2 Nothing in this Policy limits any refund, cancellation, cooling-off, or other right that applicable law requires Goalbi LLC to provide. Section 17 explains how mandatory rights apply.

2. KEY TERMS

2.1 In this Policy:

(a) **"Free Trial Class," "Free Trial," "Installment Plan,"** and **"Installment"** have the meanings given in the Terms of Service.

(b) **"Paid Class"** means a live class of a Course that a Student may attend only under a verified paid Enrollment; it does not include the Free Trial Class.

(c) **"First Paid Class"** means the first Paid Class of the Student's Enrollment.

(d) **"Change-of-Mind Refund"** means a refund requested because the Student decides not to continue with the Course, rather than because of an error, a service failure, or another ground described in Section 4.

(e) **"Refund Resolution"** means the outcome Goalbi Academy approves for a refund request, including the amount refunded and whether the Enrollment remains active or is cancelled.

3. FREE TRIAL AND CHANGE-OF-MIND REFUNDS

3.1 **Free Trial.** A Student who participates only in the Free Trial of a Course makes no payment for that participation. Accordingly, there is no payment to refund in respect of a Free Trial.

3.2 **Paid purchase after a Free Trial.** If the Student decides to continue and completes a paid purchase, this Policy applies to that purchase from the time payment is verified, in the same manner as to any other paid purchase. The Free Trial Class is not a Paid Class. Because the Free Trial Class is the first scheduled live class, the First Paid Class is ordinarily the second scheduled live class of the Student's Class.

3.3 **Payment in full — before the First Paid Class.** If you paid the Course price in full, decide not to continue with the Course, and have not attended the First Paid Class, you may request a full Change-of-Mind Refund of the Course payment. This applies whether or not you attended the Free Trial Class.

3.4 **Payment in full — after the First Paid Class.** If you paid the Course price in full and have attended the First Paid Class, you are no longer eligible for a Change-of-Mind Refund. A change of mind, a change of plans, or a decision not to continue after that point does not entitle you to a full refund, and Paid Classes that remain unattended are not refunded on a pro-rata basis.

3.5 **Installment Plans — paid Installments.** If you pay for a Course under an Installment Plan, each Installment that has been successfully paid is non-refundable for a change of mind, whether or not you have attended the First Paid Class. A decision not to continue does not entitle you to a refund of any Installment already paid.

3.6 **Installment Plans — withdrawal.** If you decide not to continue, you may expressly withdraw from the Course by informing Goalbi Academy through support@goalbi.com or a student-portal support channel where available. When the withdrawal is completed: (a) your Enrollment is cancelled in accordance with Section 12, and access to future live classes ends; (b) Goalbi Academy cancels all Installments that have not already been successfully paid, including any Installment that is not yet due, currently due, within the grace period, or overdue, and whether or not your access has been suspended; (c) no further Installment becomes due, and no further amount is payable under that Installment Plan; and (d) Installments already successfully paid remain paid and are not refunded because of the change of mind. An overdue Installment does not by itself constitute a withdrawal. Unless you expressly withdraw, an overdue Installment remains payable, your Enrollment continues, and overdue Installments are governed by the Terms of Service.

3.7 **Other grounds unaffected.** Sections 3.3 to 3.6 apply only to a change of mind. They do not affect a refund available under Section 4, including for a duplicate payment, an incorrect charge, a cancellation by Goalbi Academy, or a material failure to provide the purchased service; a refund under a written resolution approved by Goalbi Academy; or a right required by applicable law. These grounds apply equally to payments in full and to Installments.

Situation	Change-of-Mind outcome
You have participated only in the Free Trial and made no payment	No payment has been made; there is nothing to refund
Paid in full; you have not attended the First Paid Class, whether or not you attended the Free Trial Class	Full refund of the Course payment may be requested
Paid in full; you have attended the First Paid Class	Not available, including for unattended Paid Classes
Installment Plan; you expressly withdraw at any point	Paid Installments are not refunded; all Installments not already successfully paid are cancelled, and nothing further is payable under the plan
Installment Plan; an Installment is overdue and you have not withdrawn	Not a withdrawal; the overdue Installment remains payable (see the Terms of Service)

3.8 **Examples.** (a) A Student attends the Free Trial Class and decides not to continue; no payment was made, and no refund arises. (b) A Student attends the Free Trial Class, pays the Course price in full, and decides not to continue before attending the First Paid Class; the Student may request a full Change-of-Mind Refund. (c) A Student who paid in full attends the First Paid Class and then decides not to continue; the Student is not eligible for a Change-of-Mind Refund, even though later Paid Classes remain. (d) A Student chooses an Installment Plan of four Installments, pays Installments 1 and 2, and then expressly withdraws; Installments 1 and 2 remain paid and are not refunded because of the change of mind, and Installments 3 and 4 are cancelled and are no longer payable. (e) A Student on an Installment Plan does not pay Installment 3 by its due date or within the grace period, and access is suspended; Installment 3 remains payable, and access is restored when it is paid and verified. If the Student instead expressly withdraws, Installment 3 and every later Installment are cancelled, and nothing further is payable under the plan.

3.9 **Effect on the Enrollment.** If a Change-of-Mind Refund is approved for a payment in full, the full Course payment is returned and the Enrollment is cancelled, which ends access to future live classes. Where a Student withdraws under an Installment Plan, the Enrollment is cancelled as described in Section 3.6.

4. OTHER REFUND CIRCUMSTANCES

4.1 Independently of Section 3, a full or partial refund may be available where:

(a) you were charged more than once for the same intended purchase, charged an incorrect amount, or charged for a service Goalbi Academy cannot provide (see Section 14);

(b) Goalbi Academy cancels paid training, or materially fails to provide an important part of the purchased service, and no reasonable alternative is available (see Section 7);

(c) Goalbi Academy expressly agrees in writing to a refund as part of resolving a support, scheduling, access, or service issue; or

(d) applicable law requires a refund (see Section 17).

4.2 Where another remedy fully addresses the issue, such as a replacement session, corrected access, or reasonable rescheduling, Goalbi Academy may offer that remedy instead of, or together with, a refund, to the extent permitted by applicable law.

5. CIRCUMSTANCES THAT DO NOT QUALIFY

5.1 The following circumstances do not, by themselves, entitle you to a refund:

(a) a change of mind after you have attended the First Paid Class, including where Paid Classes remain unattended, or, under an Installment Plan, a change of mind in respect of any Installment already paid;

(b) failure to attend a scheduled class, repeated absence, late arrival, or leaving a class early;

(c) failure to complete assessments, exercises, or other Course activities;

(d) not achieving a desired grade, certification, employment outcome, salary, promotion, or other personal result;

(e) dissatisfaction based solely on the level of effort, study, or participation the Course requires;

(f) inability to participate because you lack the required device, internet connection, software, Zoom access, functioning camera, or other published technical requirement;

(g) refusal to comply with reasonable conduct, security, camera, recording-acknowledgement, or access requirements;

(h) an outage or restriction caused solely by your internet provider, device, payment provider, Zoom, WhatsApp, or another third party outside Goalbi Academy's reasonable control; or

(i) suspension or loss of access resulting from misuse, unauthorized sharing, fraud, harassment, or another material breach of the Terms of Service.

5.2 This Section does not override a mandatory right under applicable law or a more favorable written term expressly provided for your purchase.

6. MISSED CLASSES AND TECHNICAL PROBLEMS

6.1 Live classes take place at scheduled dates and times. You are responsible for joining on time and for maintaining the equipment and connectivity needed to participate, including a functioning camera, which must remain on during live classes unless Goalbi Academy instructs otherwise or expressly approves an exception.

6.2 A missed or late session, a local internet or device problem, a Zoom configuration issue on your side, or an inability to meet a published technical or participation requirement does not by itself entitle you to a refund or a private replacement session.

6.3 If a genuine technical or access problem occurs, contact support promptly. Where practicable, Goalbi Academy may help restore access, provide Class materials or authorized Educational Recordings, or offer another reasonable solution. Any refund remains subject to this Policy and applicable law.

7. CHANGES OR CANCELLATIONS BY GOALBI ACADEMY

7.1 Goalbi Academy may reschedule a session, substitute an instructor, or adjust delivery because of illness, technical failure, capacity, safety, provider disruption, or another operational reason. We will communicate material changes through the student portal, email, WhatsApp, or another appropriate service channel.

7.2 A reasonable rescheduling or instructor substitution does not by itself create a right to a refund where the purchased training can still be provided in a materially equivalent way.

7.3 If Goalbi Academy cancels paid training or makes a material change that prevents it from providing the purchased service, and no reasonable alternative can be offered, Goalbi Academy will provide an appropriate remedy for the affected undelivered portion, which may include a full or partial refund where required or appropriate.

8. HOW TO REQUEST A REFUND

8.1 To request a refund, contact support@goalbi.com or use a student-portal support channel where available. Where practicable, send your request from the email address associated with your account.

8.2 Your request should identify the Course or Enrollment, the payment concerned, and the reason for the request. Goalbi Academy may ask for information reasonably necessary to locate the transaction, assess the request, prevent fraud, or verify that the requester is authorized to act on the account.

8.3 You should submit your request as soon as reasonably possible after the event giving rise to it. Goalbi Academy does not apply a single day-count refund deadline to all Courses unless a specific Course or checkout term states one. For a Change-of-Mind Refund, eligibility depends on whether you paid in full or under an Installment Plan and, for a payment in full, on whether you have attended the First Paid Class, as described in Section 3.

9. REVIEW OF REFUND REQUESTS

9.1 Refund requests are reviewed individually unless a specific Course or checkout term provides an automatic entitlement. Goalbi Academy may consider:

(a) the reason for the request and when it was submitted;

(b) for a Change-of-Mind Refund, whether the Course was paid in full or under an Installment Plan and whether you have attended the First Paid Class;

(c) whether Goalbi Academy cancelled, materially changed, or failed to provide an important part of the purchased service;

(d) whether a reasonable alternative, rescheduling, or other remedy is available;

(e) whether the issue arose from your device, connection, Zoom configuration, attendance, conduct, or failure to meet published participation requirements;

(f) whether the payment was duplicated, incorrect, reversed, disputed, or affected by a provider error;

(g) any written Course or checkout terms accepted for the purchase; and

(h) rights and remedies required by applicable law.

9.2 The approval of a refund in one situation does not create an entitlement to a refund in a different situation or for a future purchase.

10. PARTIAL REFUNDS

10.1 Goalbi Academy may approve a partial refund where only part of a payment should be returned, for example because of a service issue, a billing correction, a written resolution, or a requirement of applicable law.

10.2 A partial refund is not a pro-rata refund of unattended Paid Classes following a change of mind. The amount of any partial refund is determined by the approved Refund Resolution. This Policy does not establish a fixed pro-rata formula unless one is stated in the terms presented for your purchase or is required by law.

10.3 A partial refund ordinarily leaves the Enrollment active and does not by itself end Course or Class access. If access is to end, cancellation of the Enrollment is a separate action, and Goalbi Academy will confirm the resulting access status.

11. FULL REFUNDS AND COURSE ACCESS

11.1 The effect of a full refund on the Enrollment depends on the ground for the refund:

(a) **Change-of-Mind Refund.** As provided in Section 3, the Enrollment is cancelled and access to future live classes ends.

(b) **Other full refunds.** For a duplicate or incorrect charge, a cancellation or service failure by Goalbi Academy, or a mandatory legal right, the Refund Resolution may either keep the Enrollment active or cancel it, depending on the circumstances.

11.2 The Refund Resolution is recorded with the refund. Where an Enrollment can no longer be cancelled because of its status, an approved refund may still be completed. Historical records remain subject to the retention practices described in the Privacy Policy.

12. CANCELLATION AND REFUNDS DISTINGUISHED

12.1 Cancelling an Enrollment and refunding a payment are separate actions. Cancellation does not by itself return money, and a refund does not always cancel the Enrollment. If you want both a refund and cancellation, you should say so in your request, and Goalbi Academy will confirm the approved outcome.

12.2 When an Enrollment is cancelled, access to current live classes ends in accordance with the Goalbi Academy access rules. Cancellation does not remove payment, receipt, refund, assessment, consent, audit, or Enrollment records that Goalbi LLC is permitted or required to retain.

12.3 Goalbi Academy may cancel an Enrollment without a refund where the cancellation does not give rise to a refund right under this Policy, the terms presented for the purchase, or applicable law, for example a Student-requested cancellation after the First Paid Class, a withdrawal under an Installment Plan, or a cancellation arising from a serious breach of the Terms of Service. Mandatory consumer remedies are not affected. Where Goalbi Academy cancels because it cannot provide the purchased service, Section 7 applies instead.

13. REFUND METHOD AND PROCESSING TIME

13.1 Approved refunds are returned through the payment provider used for the original transaction, Stripe or PayPal, and are recorded against that payment. Goalbi Academy will not ask you for full card numbers, card security codes, PayPal passwords, or bank-account credentials in order to process a refund.

13.2 Goalbi Academy initiates the refund through the payment provider. The time taken for funds to reach your account depends on Stripe, PayPal, your card issuer or bank, and the payment method used, and is outside Goalbi Academy's direct control.

13.3 Refunds are processed in the currency of the original transaction. If your bank or payment provider converts the refund into another currency, the amount you receive may be affected by that provider's exchange rate or fees.

14. DUPLICATE OR INCORRECT CHARGES

14.1 If you believe you were charged twice for one intended purchase, charged an incorrect amount, or charged after a payment appeared to fail, you should contact support@goalbi.com promptly and, where practicable, before attempting another payment.

14.2 Goalbi Academy may review payment-provider records and its own payment records before issuing a refund, so that the same transaction is not refunded twice. A duplicate or erroneous successful charge may be refunded once it has been verified.

14.3 An unsuccessful authorization, a temporary hold, or a pending entry shown by your bank is not necessarily a completed Goalbi Academy charge and may be released by your bank or payment provider without a refund from Goalbi Academy. We will help you identify the status of the transaction where possible.

15. CHARGEBACKS AND PAYMENT DISPUTES

15.1 If you believe a payment is incorrect, you are encouraged to contact Goalbi Academy first so that we can investigate and, where appropriate, correct or refund the transaction. Nothing in this Policy prevents you from exercising rights available through your card issuer, PayPal, or applicable law.

15.2 If you initiate a chargeback, payment reversal, or provider dispute, Goalbi Academy may temporarily restrict access associated with the disputed payment while the matter is under review, and may provide the payment provider with transaction, Enrollment, consent, access, and service-delivery records reasonably necessary to respond, as described in the Privacy Policy.

15.3 You must not knowingly make a false or misleading payment dispute. A fraudulent or abusive dispute may result in account restrictions and other remedies permitted by law and the Terms of Service.

16. FRAUD AND MISUSE

16.1 Goalbi Academy may withhold or delay a refund while reasonably investigating suspected fraud, duplicate refund attempts, unauthorized payment activity, false information, manipulation of regional pricing, or other misuse, and may request reasonable verification before releasing funds. This Section does not permit Goalbi Academy to withhold a refund that applicable law requires.

16.2 A payment will not be refunded more than once. Once a payment has been fully refunded, no further refund is available against that payment.

17. MANDATORY CONSUMER RIGHTS

17.1 Consumer-protection, distance-selling, cooling-off, cancellation, and refund laws may give you rights that depend on where you live and the circumstances of your purchase, some of which cannot be waived by contract. Nothing in this Policy or the Terms of Service excludes, restricts, or

replaces a mandatory refund or cancellation right that applies to you. Where applicable law gives you a more favorable right than this Policy, that right applies.

17.2 Because Goalbi Academy provides scheduled live training and may provide immediate access to protected digital materials, the legal treatment of cancellation rights may depend on your jurisdiction and on when performance begins. If you believe a mandatory right applies to your purchase, contact support@goalbi.com.

18. CHANGES TO THIS POLICY

18.1 Goalbi LLC may amend this Policy when Goalbi Academy, its payment processes, its Course offerings, or applicable law changes. The amended Policy will be published with a revised "Last Updated" date. The refund terms that apply to a completed purchase are the version of this Policy and any Course-specific terms presented and recorded for that purchase, subject to any later change required by law or expressly agreed in writing.

19. CONTACT

19.1 Refund requests and questions may be directed to:

Goalbi LLC
4600 South Pinnacle Hills Pkwy.
Rogers, AR 72758
United States

Email: support@goalbi.com
Website: academy.goalbi.com