

# Refund & Cancellation Policy

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## Digital Products & Services – All Sales Final

All products offered by **JS Digital Hub**, including but not limited to **GMP XRay**, **XRay 360 Suite**, **GEO Generator** and related digital diagnostics, are **digital products** and/or **digital services**.

Access to these products may include:

- Online tools or dashboards
- Digital reports and diagnostics
- Files and resources delivered via third-party services (such as Google Drive or similar platforms)

Because access to digital content is granted **immediately after purchase**, **all sales are final**.

- We do **not** offer refunds, returns or exchanges once access or delivery has occurred.
- Delivery is considered completed when access instructions are sent or when digital folders/files are shared to the email address you provided.

## Chargebacks & Disputes

By purchasing, you acknowledge:

- You understand the digital nature of the product.
- You agree **not** to submit a chargeback or payment dispute for services that have been delivered as described.

In the event of a dispute, we will provide:

- Proof of purchase,
- Proof of delivery and access, and

- A copy of this Refund & Cancellation Policy and our Terms & Conditions.

This policy is intended to be fair and transparent while protecting our digital assets and the work invested in creating these Services.