

## REFUND POLICY

**Bloom Nutrigenomics**

**Effective Date:** March 20, 2025

### 1. OVERVIEW

At **Bloom Nutrigenomics**, we are committed to providing **professional functional medical nutrition services, wellness programs, and personalized health support**. Due to the **customized nature** of our offerings and the **upfront costs associated with lab testing, consultations, and digital programs**, **all sales are final**, and we **do not offer refunds** once a purchase has been completed.

This policy is designed to:

- ✓ **Clearly define non-refundable purchases**
- ✓ **Prevent chargeback fraud and unauthorized disputes**
- ✓ **Ensure transparency in service expectations**
- ✓ **Provide a structured pause and resume option** for unexpected circumstances

By purchasing from **Bloom Nutrigenomics**, you **agree to this Refund Policy** and acknowledge that **you have read and understand our terms**.

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### 2. NON-REFUNDABLE PRODUCTS & SERVICES

The following products and services **are non-refundable under all circumstances**:

#### A. Functional Lab Testing & Health Assessments

- ✓ **All lab test purchases (GI-MAP, 3x4 Genetic Testing, bloodwork reviews, and other lab panels)** are **non-refundable** once ordered, as they are fulfilled by third-party laboratories.
- ✓ **Refunds will not be granted** if a client **chooses not to proceed** with testing after purchase.
- ✓ If a client **fails to submit a test kit within the required timeframe**, they **assume responsibility** for the cost and **cannot request a refund**.

#### B. Private & Group Consultations

- ✓ **Consultation fees** for private, group, and follow-up sessions **are non-refundable** once scheduled.
- ✓ Clients must **reschedule at least 48 hours in advance** to avoid losing their session.
- ✓ Missed or late appointments **will not be refunded**.

### C. Digital & Educational Content

- ✓ Digital products (e.g., **online courses, meal plans, and eBooks**) are **non-refundable** once accessed or downloaded.
- ✓ Refunds **will not be issued** if a client fails to utilize purchased digital content.

### D. Coaching & Personalized Wellness Programs

- ✓ **Personalized nutrition, fitness, and wellness programs** are **non-refundable** once services have started.
- ✓ Refunds **will not be issued** if a client **does not complete the program** or **fails to follow recommendations**.
- ✓ **Bloom Nutrigenomics does not guarantee specific health outcomes**, as individual results vary based on **compliance and personal health factors**.

### E. Memberships & Subscription Services

- ✓ Any **monthly or annual subscription plans** (if applicable) are **non-refundable** once the payment has been processed.
  - ✓ Clients may **cancel future payments** before the next billing cycle, but **past payments are non-refundable**.
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## 3. CHARGEBACK FRAUD & UNAUTHORIZED DISPUTES

At **Bloom Nutrigenomics**, we **strictly enforce our No Refund Policy** to protect against **fraudulent chargebacks** and unauthorized payment disputes.

- ✓ By purchasing a product or service, **clients agree not to file chargebacks or disputes** with their bank or payment processor.
- ✓ Clients are encouraged to **contact us first** at **hello@bloomnutrigenomics.co** before initiating a dispute to resolve any concerns.
- ✓ Any **chargeback filed against Bloom Nutrigenomics** for services rendered **will result in immediate legal action** and:

- **Clients will be responsible for all chargeback fees** incurred by the company.
- **Access to all services, programs, and digital content will be revoked immediately.**
- The client will be **permanently banned from future services**.
- If a chargeback is found to be **fraudulent**, we reserve the right to **report the matter to collections agencies and pursue legal action** for lost revenue and damages.

## A. Payment Disputes & Resolutions

- ✓ If a client believes they were charged in error, they must **contact us at hello@bloomnutrigenomics.co within 7 days** of the transaction.
  - ✓ Payment disputes must be handled **directly with Bloom Nutrigenomics** before involving banks or credit card providers.
  - ✓ We reserve the right to **collect evidence** (emails, invoices, timestamps, chat records) to prove service delivery in response to disputes.
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## 4. PAUSE & RESUME POLICY

If **unexpected life circumstances** arise, clients may **pause and resume their program** under the following conditions:

- ✓ Clients may **pause participation for up to 6 months** with **written notice** to **hello@bloomnutrigenomics.co**.
- ✓ A **pause request must be made at least 7 days before** the client's next scheduled session.
- ✓ **Lab tests, consultations, or program sessions cannot be refunded or reissued** after the 6-month pause period.
- ✓ **Programs cannot be transferred or gifted** to another person during the pause period.

After **6 months**, the program will be considered **complete**, and services will **not be reissued**.

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## 5. EXCEPTIONS FOR EXTENUATING CIRCUMSTANCES

While **all purchases are final**, Bloom Nutrigenomics may review refund requests **on a case-by-case basis** in extreme situations, including:

- ✓ **Severe medical emergencies** preventing participation (must provide medical documentation).
- ✓ **Loss of a loved one or life-altering crisis** (with supporting documentation).
- ✓ **Military deployment or relocation** (with official orders).

If an exception is granted, **a partial credit may be issued** for future services, but **no direct refunds will be given**.

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## 6. CLIENT RESPONSIBILITY BEFORE PURCHASING

To ensure a **transparent purchasing experience**, clients are responsible for:

- ✓ **Reading all service descriptions** before purchasing.
  - ✓ **Asking questions** about services, programs, or eligibility before booking.
  - ✓ **Understanding that wellness and functional nutrition outcomes vary** based on **individual health factors and compliance**.
  - ✓ **Acknowledging that results are not guaranteed** and participation requires commitment.
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## 7. CHANGES TO THIS POLICY

Bloom Nutrigenomics reserves the right to update this Refund Policy at any time.

- ✓ **Any changes** will be posted on this page.
- ✓ If changes **impact existing clients**, they will be notified via email.

By continuing to use our services, you **agree to any modifications made**.

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## 8. CONTACT US

If you have any questions about this Refund Policy, please reach out to us:

**Email:** [hello@bloomnutrigenomics.co](mailto:hello@bloomnutrigenomics.co)

**Website:** [www.bloomnutrigenomics.co](http://www.bloomnutrigenomics.co)

**Last Updated:** March 20, 2025

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