

CYBER PADLOCKING

Refund Policy

Last updated: June 2026 | Version 1.0 |

1. Overview

Cyber Padlocking is committed to delivering high-quality cybersecurity consultancy and training products. This Refund Policy sets out the terms under which refunds may be requested for our services and digital products.

Please read this policy carefully before purchasing. By engaging our services or purchasing a digital product, you agree to the terms below.

Contact for refund requests: contact@cyberpadlocking.co.uk

2. Consultancy Services

2.1 Cancellation before work begins

If you cancel a confirmed consultancy engagement before any work has commenced, you are entitled to a full refund of any deposit or advance payment made, provided you notify us in writing at least 5 working days before the scheduled start date.

Cancellations received with less than 5 working days' notice may be subject to a cancellation fee of up to 50% of the agreed engagement fee, to cover preparation work already undertaken.

2.2 Cancellation after work has begun

If work has already commenced, we will invoice for the proportion of work completed to the date of cancellation. Any advance payment in excess of this amount will be refunded within 14 days.

Where a Cyber Health Check session has been attended and a report delivered, no refund will be issued as the service has been fully rendered.

2.3 Service quality concerns

If you are dissatisfied with the quality of a consultancy service, please contact us within 14 days of receiving your report or final deliverable. We will work with you to resolve the issue, which may include revisions to your report, additional guidance, or a partial refund at our discretion.

We do not offer refunds on the basis of disagreement with our professional recommendations, where those recommendations have been made in good faith based on the information available to us.

3. Digital Training Products

3.1 Cybersecurity Starter Kit and other digital products

Digital training products purchased through our website (via Gumroad, Stripe, or PayPal) are eligible for a full refund within 14 days of purchase, provided:

- You request the refund in writing to contact@cyberpadlocking.co.uk within 14 calendar days of the purchase date, and
- You have not completed more than one of the included training modules, and
- You have not downloaded or accessed any policy templates, checklists, or other downloadable resources included in the product.

3.2 Refunds not available for digital products where

- More than 14 days have passed since the date of purchase
- You have completed more than one training module
- You have downloaded or accessed the included templates or resources
- The purchase was made as part of a bundle with consultancy services already rendered

3.3 Consumer rights

If you are purchasing as a consumer (not in the course of a business), you have statutory rights under the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013. For digital content, you may lose your 14-day cancellation right once you have begun downloading or streaming content, where you have acknowledged this and consented to immediate supply. Where applicable, we will make this clear at the point of purchase.

Nothing in this policy affects your statutory rights.

4. How to Request a Refund

To request a refund, please email contact@cyberpadlocking.co.uk with the following information:

- Your full name and company name (if applicable)
- The date of purchase or engagement
- The product or service you are requesting a refund for
- The reason for your request
- Your payment method (Stripe, PayPal, or Gumroad order number if available)

We will acknowledge your request within 2 working days and aim to resolve it within 10 working days.

5. Refund Processing

Approved refunds will be returned to the original payment method used at the time of purchase:

- Stripe payments: refunded to the original card, typically within 5-10 business days
- PayPal payments: refunded to your PayPal account, typically within 3-5 business days
- Gumroad purchases: processed via Gumroad's refund system, typically within 5-7 business days

We do not issue refunds in cash or by bank transfer unless agreed in writing in exceptional circumstances.

6. Disputes

If you are unhappy with our decision on a refund request, you may escalate your complaint in writing to contact@cyberpadlocking.co.uk, marking your email 'Formal Complaint'. We will review your case and respond within 14 working days.

If you remain dissatisfied, you may be able to raise a dispute through your payment provider (Stripe, PayPal, or Gumroad) or seek independent advice from Citizens Advice (citizensadvice.org.uk).

This policy is governed by the laws of England and Wales. Nothing in this policy affects your statutory rights as a consumer under UK law.

7. Changes to This Policy

We may update this Refund Policy from time to time. The current version will always be available at www.cyberpadlocking.co.uk. Material changes will be communicated to active clients directly.

This document is intended to be fair, transparent, and compliant with UK consumer law. It does not constitute legal advice. If your business circumstances change significantly, consider having this reviewed by a qualified solicitor.