

REFUND AND RETURN POLICY

Last updated: 30 January 2026

1. Scope of This Policy

This Refund and Return Policy applies to all digital products and services provided by LUMIFRAME, UNIPESSOAL LDA through the website <https://lumiframe.eu>.

Due to the nature of Lumiframe's business, all products and services are delivered exclusively in electronic format.

2. Digital Content and Services

Lumiframe provides:

- 1) digital visual content;
- 2) photo editing and enhancement services;
- 3) customized and made-to-order creative services.

No physical goods are produced or shipped.

3. Right of Withdrawal

In accordance with EU consumer protection law, consumers generally have a 14-day right of withdrawal.

However, this right does not apply to:

- 1) digital content not supplied on a tangible medium, once delivery has started;
- 2) customized or personalized digital services;
- 3) services that have already begun with the consumer's prior consent.

By placing an order and making payment, the user:

- 1) expressly agrees to the immediate commencement of digital services;
- 2) acknowledges the loss of the right of withdrawal once execution begins.

4. Refund Eligibility

Refunds may be granted only in the following limited circumstances:

- 1) the service was not delivered due to an error solely attributable to Lumiframe;
- 2) a duplicate payment was made;
- 3) a technical issue prevented access to delivered digital content and could not be resolved.

Refunds are not provided for:

- 1) change of mind;
- 2) dissatisfaction based on subjective preferences;
- 3) delays caused by the client's failure to provide required materials;
- 4) services already performed or partially performed.

5. Customized Services

For customized or client-specific services:

- 1) once work has commenced, the service is considered non-refundable;
- 2) partial refunds are not available unless required by law.

6. Refund Process

To request a refund, the user must contact:

Email: compliance@lumiframe.eu

The request must include:

- 1) order reference;

- 2) description of the issue;
- 3) relevant supporting information.

Refund requests are reviewed on a case-by-case basis.

7. Refund Method and Timing

Approved refunds will be issued using the original payment method.

Processing time may vary depending on the payment provider but typically does not exceed 14 business days from approval.

8. Chargebacks

Unauthorized chargebacks or payment disputes initiated without prior contact may result in:

- 1) suspension of services;
- 2) refusal of future orders.

Lumiframe reserves the right to contest unjustified chargebacks.

9. Legal Compliance

Nothing in this Policy affects mandatory consumer rights under applicable EU or Portuguese law.