**RETURN AND REFUND POLICY FOR PENNAWARIS SDN BHD'S ESTATE PLANNING & ADMINISTRATION SERVICES**

1. This policy shall be read together with PennaWaris Sdn Bhd's General Terms of Conditions of Services as available in www.pennawaris.com.my.
2. In the event of conflict and/or discrepancy between this policy and PennaWaris Sdn Bhd's General Terms and Conditions of Services, the General Terms and Conditions of Services shall prevail.
3. **Scope of Services**
   1. This policy applies to all estate planning and administration services provided by PennaWaris Sdn Bhd, including but not limited to estate planning and probate services.
4. **Consultation and Engagement Fees**
   1. Non-Refundable Consultation Fee: Consultation fees are non-refundable, as they cover the cost of our professional advice and assessment of your estate needs.
   2. Engagement Fee: A portion of the engagement fee may be refundable if services are cancelled before significant work has commenced. Any administrative costs incurred will be deducted.
5. **Service Fees**
   1. Refund Eligibility: Refunds on service fees are considered on a case-by-case basis. A client may request a refund if:
   2. ⁠The service has not been performed as agreed upon in the service contract.
   3. ⁠There are delays beyond the agreed timeline due to our team’s negligence.
   4. ⁠The client decides to cancel the service before substantial work is performed.
6. **Refund Process**
   1. Request for Refund: Clients must submit a written request for a refund, detailing the reasons for the request and providing any supporting documentation.
   2. Review Period: We will review the request within 14 business days and communicate our decision.
   3. Approved Refunds: If a refund is approved, it will be processed within 30 days of approval.
7. **Exceptions**
   1. No Refunds for Completed Services: Once services are completed and delivered, refunds are not available.
   2. Force Majeure: Refunds will not be issued for delays or failures due to Force Majeure (as defined in PennaWaris Sdn Bhd's General Terms and Conditions of Services).
   3. Notwithstanding the terms of this policy, any refund of the service fee thereof shall be at PennaWaris Sdn Bhd's full discretion and shall be subject to General Terms and Conditions of Services.
8. **Contact Information**
   1. For questions regarding this policy, please contact our customer service team at +603-8966 3477.