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# Refund & Return Policy

## 1. Refund Policy

1.1. Should a User be eligible for a refund in accordance with these terms and conditions, the User shall receive a full refund through an electronic funds transfer into a nominated bank account.

1.2. If you are not completely satisfied, simply return the items to us in their original condition and packaging within 30 days of receipt and we will issue a full refund through an electronic funds transfer.

## 2. Returns Policy

2.1. The Fino Returns Policy is listed below: Users will be liable in terms of section 44(2) of the ECT Act for the direct costs of returning the Goods, such as courier and/or shipping charges.

2.2. No goods may be returned by the User without prior approval and arrangement with Fino. This can be done through [info@fino.co.za](mailto:info@fino.co.za)

2.3. Where goods are to be returned at the User's own expense, the User may elect to deliver the goods either directly to the Fino warehouse in person or through the use of a suitable

### When does this policy not apply?

If the item is:

- older than 30 days
- opened, unsealed, used or missing any accessories;
- a product which has been personalised or made to your specifications.