

This Refund and Cancellation Policy ("Policy") applies to all Services provided by **NOVA HEALTH, LDA** ("Company"). Because our Services consist of professional consulting, advisory, and medical education engagements, refunds are handled on a case-by-case basis in accordance with the principles set out below. This Policy is to be read in conjunction with our Terms and Conditions of Sale.

1. Nature of Services

Nova Health, LDA delivers professional consulting services that are bespoke, knowledge-based, and time-intensive. Once work has commenced on an engagement, the intellectual effort, research, and resources invested cannot be fully recovered. Accordingly, our refund policy reflects the stage of delivery reached at the time a cancellation or refund request is received.

2. Cancellation Before Service Commencement

If a Client wishes to cancel an engagement **before any work has commenced**:

- **Cancellation within 14 calendar days of payment:** Full refund of any amounts paid, provided the Company has not yet commenced any preparatory work. A refund will be processed within 14 business days.
- **Cancellation after 14 days but before commencement:** The Company may retain an administration fee of up to 10% of the total contract value to cover onboarding, scheduling, and pre-project costs. The remainder will be refunded.
- Cancellation requests must be submitted in writing to dr.hfonseca@gmail.com with the subject line: **CANCELLATION REQUEST — [Project Name]**.

3. Cancellation After Service Commencement

Once work has commenced, the following rules apply:

Stage of Completion	Refund Entitlement
Less than 25% of scope delivered	Up to 75% of fees paid may be refunded, less costs incurred
25% – 50% of scope delivered	Up to 50% of fees paid may be refunded, less costs incurred
51% – 75% of scope delivered	Up to 25% of fees paid may be refunded, less costs incurred
More than 75% of scope delivered	No refund is available
100% of scope delivered	No refund is available — services are deemed fully rendered

The percentage of scope delivered will be assessed by the Company based on time spent, deliverables produced, and third-party costs incurred (e.g. advertising spend, platform fees, travel). A written assessment will be provided to the Client upon request.

4. Non-Refundable Items

The following are **non-refundable** under all circumstances:

- Third-party pass-through costs (e.g. advertising spend, platform subscriptions, travel expenses, venue hire) already incurred on the Client's behalf.
 - Fees for completed milestones or deliverables already accepted by the Client.
 - Setup, onboarding, or retainer fees where services have been made available even if not utilised.
 - Fees for Services delivered via live sessions, workshops, or presentations that have already taken place.
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5. Requesting a Refund

To submit a refund request, please follow these steps:

Step 1 — Submit your request

Send an email to dr.hfonseca@gmail.com with the subject line **REFUND REQUEST — [Invoice Number]**. Include your company name, invoice number, date of payment, and the reason for the request.

Step 2 — Assessment

The Company will acknowledge your request within 3 business days and assess the stage of delivery and costs incurred.

Step 3 — Decision

A written decision will be communicated within 10 business days of receipt of the refund request, including the refund amount (if any) and rationale.

Step 4 — Payment

Approved refunds will be processed within 14 business days of the decision, returned to the original payment method or bank account.

6. Disputes

If you are dissatisfied with the outcome of a refund request, you may escalate the matter in writing to the Company's management. If no satisfactory resolution is reached, disputes shall be handled in accordance with the Governing Law and Dispute Resolution clause of the Terms and Conditions of Sale (courts of Porto, Portugal, under Portuguese law). EU Consumer clients also have the right to access the European Online Dispute Resolution platform at <https://ec.europa.eu/consumers/odr>.

7. Consumer Rights (EU/Portugal)

Where applicable under Directive 2011/83/EU (Consumer Rights Directive) and Portuguese consumer law (Lei n.º 24/96), individual Clients who are consumers (not acting in a business capacity) may have a statutory 14-day right of withdrawal from a distance contract **before the commencement of Services**. By expressly requesting that Services begin within the 14-day withdrawal period, the Client acknowledges that the right of withdrawal will be extinguished upon full performance of the Services.

8. Amendments to this Policy

Nova Health, LDA reserves the right to update this Policy at any time. The version in force at the time of the relevant invoice or payment shall apply. The current version is available upon request by email.

Effective Date: 20 March 2026 | NOVA HEALTH, LDA | NIF: 518699145 | Rua do Campo Alegre, Nº 1517, Lj. 24 C32, Porto, Portugal