

# Refund & Disputes Policy

Musivo Galleria (musivogalleria.com)

Effective date: 28 May 2026

Last updated: 28 May 2026

© Musivo LLC. All rights reserved.

---

## MUSIVO GALLERIA REFUND AND DISPUTES POLICY

**Effective Date: 28 May 2026**

**Last Updated: 28 May 2026**

---

### 1. OVERVIEW AND IMPORTANT NOTICE

1.1 Musivo Galleria is a marketplace platform. We do not sell any Products or Services. All Products and Services on the Platform are sold by independent Sellers.

1.2 **READ THIS CAREFULLY:** Because Musivo is a marketplace intermediary and not a seller, Musivo does not issue refunds for Products or Services purchased through the Platform. Refund requests must be directed to the Seller from whom you made your purchase, in accordance with that Seller's published refund and returns policy on their storefront.

1.3 The Platform Fee of ten percent (10%) charged by Musivo on every transaction is non-refundable under any circumstances.

1.4 Check the Seller's policy before you buy. Each Seller is required to publish their own refund, return, or exchange policy on their public storefront. Musivo does not standardise or guarantee Seller refund terms. If a Seller has not published a policy, you purchase at your own risk as to refunds.

1.5 Customer support is from the Seller, not Musivo. For any issue with an order, product, delivery, or refund, contact the Seller using the public email or Message option on their storefront. Musivo does not provide customer support for Seller transactions. Contact support@musivogalleria.com only for problems with the Galleria platform itself.

### 2. DIGITAL PRODUCTS

2.1 **General Rule — No Refunds on Digital Products.** Due to the nature of digital goods (which cannot be returned once accessed, downloaded, or delivered), all sales of Digital Products are final. No refunds will be issued for Digital Products once access has been granted or a download has been made available.

2.2 **Seller Refund Policies — required and Seller-owned.** Each Seller must publish a clear refund policy on their public storefront. Any refund, credit, or exception a Seller offers is solely the Seller's obligation and is not endorsed, guaranteed, or enforceable by Musivo. If a Seller has stated a refund policy on their storefront or listing, your claim under that policy is a matter between you and the Seller. Musivo will not mediate or compel Seller refunds except where required by applicable law.

2.3 **Whop Processing.** Digital Products are processed through Whop, which acts as Merchant of Record. Whop's own refund and dispute policies may apply to the payment processing component of your transaction. For technical payment disputes, you may also contact Whop directly.

2.4 **Exception — Non-Delivery.** If a Digital Product was paid for but access was never granted and the Seller cannot be reached, you may report this to Musivo. Musivo may, at its sole discretion, investigate and take platform action against the Seller. However, Musivo does not guarantee any refund outcome and is not obligated to issue any refund in such circumstances.

---

### **3. PHYSICAL PRODUCTS**

3.1 Seller's Responsibility. Physical Product Sellers are solely responsible for their own return, refund, and exchange policies, which must be published on their public storefront before sales. Before purchasing a Physical Product, Buyers must review the Seller's stated policies on the Seller's storefront page.

3.2 Damaged or Incorrect Items. If you receive a Physical Product that is materially different from its listing description, or that arrives damaged, your recourse is directly with the Seller under the Seller's published policy. Musivo is not responsible for the condition, quality, accuracy, or delivery of Physical Products.

3.3 Non-Delivery of Physical Products. If a Physical Product is not delivered within the Seller's stated timeframe, you should contact the Seller directly. If the Seller selected "all sales final" or does not offer discretionary refunds, that policy does not remove your rights where applicable law requires a remedy for non-delivery or material non-performance. If the Seller is unresponsive or unable to resolve the matter, you may report the issue to Musivo. Musivo may take platform action against the Seller but does not guarantee any refund unless required by law or granted at Musivo's sole discretion.

3.4 Whop payment disputes. Physical Product payments on the Platform are processed through Whop. Payment disputes, chargebacks, and processor-side refunds are handled under Whop's terms between you, the Seller, and Whop. Musivo's Platform Fee is not subject to recovery through such disputes.

3.5 Returns and Shipping. Physical Product return logistics, including return shipping costs and timelines, are governed solely by the individual Seller's published policies. Musivo is not involved in any return, exchange, or re-delivery process.

---

### **4. BRAND BOOKINGS AND SERVICES**

4.1 No Refund Guarantee. Musivo does not guarantee, and is not responsible for, the delivery of any Brand Booking or Service. Payments for Brand Bookings are made directly to Sellers upon transaction. Musivo does not hold funds in escrow.

4.2 Non-Performance. If a Seller fails to deliver agreed Brand Booking Services, your claim is entirely against the Seller. Musivo strongly recommends that Buyers and Sellers agree the full terms of any Brand Booking in writing before payment is made.

4.3 Your Options. If a Seller fails to deliver Brand Booking Services, you may:

- (a) Contact the Seller directly to seek resolution;
- (b) Report the matter to Musivo through the dispute mechanism on the Platform;
- (c) Seek legal advice regarding your rights against the Seller;
- (d) Where applicable, contact your payment card provider regarding chargeback options.

4.4 Musivo's Role in Disputes. Musivo may, at its sole discretion, review reported disputes and take platform action against Sellers with a pattern of non-delivery. This does not make Musivo liable for any refund or compensation.

4.5 Platform Fee. The Platform Fee of ten percent (10%) is non-refundable in all circumstances, including where a Seller fails to deliver Brand Booking Services.

---

### **5. EVENT TICKETS**

5.1 Seller Is the Event Organizer. Event Tickets are sold or offered by the Event Organizer (Seller), not by Musivo. Musivo does not issue Event Ticket refunds.

5.2 Paid Tickets. Refund requests for paid Event Tickets must be directed to the Event Organizer in accordance with that Seller's published refund policy and applicable law. Your payment receipt appears under Purchases; your pass appears under My events.

5.3 Free RSVPs. Free Event registrations do not appear in Purchases because no payment was processed. Cancellation or admission disputes for free Events are between you and the Event Organizer.

5.4 Non-Occurrence. If an Event is cancelled, postponed, or materially changed, resolution is between attendees and the Event Organizer. Musivo may take platform action against Sellers but does not guarantee refunds.

5.5 Platform Fee. Musivo's Platform Fee on paid Event Tickets is non-refundable.

---

## **6. COMMUNITIES AND MEMBERSHIP ACCESS**

6.1 Paid Community or membership access is sold by the applicable Seller. Refund requests follow that Seller's published policy.

6.2 Musivo does not guarantee continued access if a Seller closes a Community, changes rules, or removes content.

6.3 Musivo's Platform Fee is non-refundable for Community purchases.

---

## **7. BRAND CAMPAIGN HIRES**

7.1 Campaign Hires are agreements between a brand Buyer and creator Seller. Musivo does not guarantee deliverables, timelines, or creative quality.

7.2 Refund disputes for Campaign Hires are between the brand and creator. Musivo's Platform Fee is non-refundable.

7.3 Brands manage purchased campaigns in the seller Campaigns hub; Musivo does not mediate creative disputes unless required by law.

---

## **8. THE PLATFORM FEE — ALWAYS NON-REFUNDABLE**

8.1 Musivo's Platform Fee of ten percent (10%) of every transaction is collected at the point of payment and is NON-REFUNDABLE UNDER ANY CIRCUMSTANCES WHATSOEVER.

8.2 This includes but is not limited to circumstances where:

- (a) A Seller fails to deliver a Product or Service;
- (b) A Buyer is dissatisfied with a Product or Service;
- (c) A transaction is disputed or charged back;
- (d) A Seller's account is suspended or terminated;
- (e) Either party cancels the transaction after payment;
- (f) A Product does not match its description;
- (g) Any other reason or circumstance.

8.3 The Platform Fee compensates Musivo for providing the marketplace infrastructure, payment facilitation, and related services, all of which are rendered at the time of transaction.

---

## **9. CHARGEBACKS**

9.1 Musivo takes chargeback fraud seriously. If you initiate a chargeback for a payment made through the Platform, this may result in:

- (a) Immediate suspension of your account;
- (b) Investigation of the circumstances;
- (c) Permanent termination of your access to the Platform;
- (d) Recovery action against you for any losses suffered by Musivo.

9.2 If you have a legitimate concern about a payment, you should first contact the Seller and, if unresolved, report the matter to Musivo before initiating a chargeback with your bank.

---

## **10. HOW TO REPORT A DISPUTE**

10.1 To report a platform issue (technical problem, account access, suspected fraud on the Platform, or Seller misconduct), contact Musivo at: [support@musivogalleria.com](mailto:support@musivogalleria.com)

10.1a To report an order, product, refund, Event Ticket, Community access, or delivery issue, contact the Seller directly using the public email or Message option on their storefront. Musivo does not provide customer support for Seller transactions and will not resolve order disputes on your behalf.

10.2 Include in your report:

- (a) Your name and account email address;
- (b) The Seller's name and/or handle;
- (c) The transaction date and amount;
- (d) A description of the issue;
- (e) Any relevant evidence (screenshots, communications, receipts).

10.3 Musivo will acknowledge your report within five (5) business days. Musivo may investigate and take platform action but is not obligated to issue any refund or compensation.

10.4 Musivo's review of any dispute is provided as a courtesy only and does not constitute Musivo's assumption of any liability for the underlying transaction.

---

## **11. DISCLAIMER**

MUSIVO GALLERIA IS A MARKETPLACE PLATFORM ONLY. WE DO NOT SELL PRODUCTS, SERVICES, EVENT TICKETS, COMMUNITY ACCESS, OR CAMPAIGN DELIVERABLES. WE ARE NOT THE EVENT ORGANIZER. ALL DISPUTES REGARDING PURCHASES ARE BETWEEN BUYERS AND SELLERS. MUSIVO'S PLATFORM FEE IS NON-REFUNDABLE IN ALL CIRCUMSTANCES.

---

---