

# Refund Policy

**Refund Policy.** Client orders may be cancelled only on written notice. Viva will issue a refund on orders cancelled within 14 days of placement. Any cancellations after 14 days will be for credit against future orders only, less reasonable expenses related to the cancelled order. All labor, material costs for dies, printing, plastic cards, etc. are heavily loaded (costs incurred by Viva) at the front end of beginning the program. In addition, all materials for Viva's clients, vivapaks, plastic cards, database mailers, neighborhood mailers are fully produced, assembled and shelved for the full year's program. As such it must be clear to the client there is a breakage fee of sixty percent of the full cost of the program in addition to used materials and administrative fees incurred for account representative commission fees and account processing fees.