

Refund & Cancellation Policy

Effective Date: [08/01/2025]

Last Updated: [10/07/2025]

This Refund & Cancellation Policy (“**Policy**”) explains how refunds, cancellations, and chargebacks are handled on **No Gifts Please, Inc.** (“**No Gifts Please**,” “**we**,” “**our**,” or “**us**”).

Because No Gifts Please facilitates contributions—**not purchases of goods or services**—the rules for refunds differ from typical retail transactions. This Policy is designed to protect both registry owners (“**Registry Owners**”) and contributors (“**Contributors**”) while maintaining trust across the platform.

1. Nature of Contributions

All payments made through No Gifts Please are **voluntary monetary gifts**, not product or service purchases.

Funds are given directly to the Registry Owner to help fund experiences for their child or family.

No Gifts Please does not sell or deliver physical items or experiences; we simply facilitate secure collection and transfer of funds through **Stripe Connect**.

Accordingly, all contributions are treated as **final**, subject only to the limited exceptions described below.

2. All Contributions Are Final

Once a Contributor completes a transaction, the payment is immediately processed by **Stripe**, our third-party payment partner.

Under normal circumstances, **contributions cannot be canceled, reversed, or refunded** because:

- They are voluntary gifts, not commercial purchases
- Funds are routed directly to the Registry Owner’s connected Stripe account
- No Gifts Please has no control over how funds are used after transfer

Please review registry details carefully before contributing.

3. Exceptions: When a Refund May Be Considered

Refunds are **only** considered under limited, verifiable conditions.

3.1 Duplicate Transactions

If a Contributor accidentally makes the **same payment twice** (for example, clicking “submit” twice), they may request a refund within **7 calendar days** of the transaction.

- Contact **info@nogiftsplease.com** with the contributor’s full name, email, registry link, transaction date, and amount.
- Our team will verify the duplication with Stripe and, if confirmed, initiate a refund through Stripe within 5–7 business days.

3.2 Confirmed Fraud or Unauthorized Payment

If a Contributor’s payment card was used fraudulently or without permission, we will assist in the resolution process.

- The Contributor must first contact their bank or card issuer to report the unauthorized charge.
- Stripe will notify No Gifts Please of any verified fraudulent activity.
- Upon confirmation, the affected transaction will be reversed or refunded per Stripe’s investigation outcome.

3.3 Platform or Technical Error

If a transaction error occurs due to a confirmed technical malfunction on our end (such as double-processing by the platform or failed confirmation messaging), No Gifts Please will work with Stripe to correct it.

4. When Refunds Are Not Available

Refunds will **not** be provided in the following circumstances:

1. A Contributor changes their mind after sending a contribution.
2. The Registry Owner cancels or reschedules their event.
3. The Registry Owner decides to use funds differently than expected.
4. An experience provider (e.g., zoo, camp, or museum) cancels or alters its services.
5. The Contributor disputes the Registry Owner’s personal choices or timing of fund use.

In these cases, No Gifts Please cannot reverse the contribution because funds belong to the Registry Owner after Stripe settlement.

5. Registry Cancellations or Changes

Registry Owners may **close or cancel** their registries at any time through their dashboard.

When a registry is closed:

- No new contributions can be made.
- Existing funds remain with the Registry Owner.
- No automatic refunds are issued.

If the Registry Owner wishes to return a contribution voluntarily, they must do so privately (outside the platform) using their own funds.

6. Event Postponement or Cancellation

If an event is postponed or canceled, the Registry Owner still retains access to collected funds and may use them for alternative experiences or future events.

Contributors should understand that gifts on No Gifts Please are **experience-based, not event-dependent**.

The purpose of the gift remains valid even if the original date changes.

7. Chargebacks and Payment Disputes

7.1 What Is a Chargeback?

A chargeback occurs when a Contributor disputes a charge directly with their card issuer.

7.2 Process

- Stripe handles all chargeback investigations on behalf of No Gifts Please.
- If a chargeback is initiated, the disputed amount may be **temporarily withheld** from the Registry Owner's balance.
- If Stripe determines the charge was valid, funds are released back to the Registry Owner. If not, the funds are permanently reversed.

7.3 Preventing Disputes

We encourage Contributors to contact us first at **info@nogiftsplease.com** before filing a dispute.

Most issues can be resolved quickly without involving banks or card issuers.

8. Platform-Initiated Refunds

In rare situations, No Gifts Please may initiate a refund at its sole discretion, such as:

- Confirmed platform malfunction
- Fraudulent or prohibited registry activity
- Verified Stripe error resulting in incorrect payment processing

Refunds initiated by No Gifts Please are issued through Stripe directly to the Contributor's original payment method.

Refund processing times vary by bank but generally take **5–10 business days**.

9. Refund Processing Details

When a refund is approved:

- Stripe automatically reverses the transaction to the original payment method.
 - No Gifts Please notifies both the Registry Owner and Contributor by email.
 - Refunds are always **issued net of Stripe processing fees** (which are non-refundable once charged by Stripe).
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10. Contributor Cancellation Policy

Contributors cannot cancel a payment once it has been submitted and confirmed by Stripe.

If a Contributor believes their contribution was made in error, they must email

info@nogiftsplease.com within **24 hours** of the transaction.

We'll review the request under Section 3 above.

11. Registry Owner Responsibility

Registry Owners are responsible for:

- Providing accurate event and payout information
- Completing Stripe verification before payouts
- Using funds as intended and described on their registry
- Communicating transparently with Contributors if plans change

No Gifts Please is not liable for how funds are ultimately used by Registry Owners after payout.

12. Disputes Between Registry Owners and Contributors

No Gifts Please is not a party to disputes between Registry Owners and Contributors.

While we may assist informally, we cannot compel a refund or mediate disagreements about:

- Use of funds
- Event outcomes
- Experience quality or scheduling

Our role ends once contributions are securely processed and transferred through Stripe.

13. Fraud Prevention and Account Integrity

To maintain platform safety, No Gifts Please reserves the right to:

- Hold or delay payouts if suspicious activity is detected
- Cancel registries found to be fraudulent or misrepresentative
- Reverse transactions resulting from confirmed fraud

Users who misuse the platform may be permanently banned, and related funds may be frozen or returned to Contributors depending on Stripe's determination.

14. Stripe's Role

Stripe Connect is our official payment processor.

- All refunds, reversals, and payouts are subject to Stripe's policies and technical capabilities.
- Stripe's [Terms of Service](#) and [Privacy Policy](#) govern how financial data is handled.

If Stripe declines or delays a refund, No Gifts Please cannot override that decision.

15. Taxes

All funds received are considered personal gifts.

Registry Owners are solely responsible for any tax obligations that may arise from their use of funds.

No Gifts Please does not issue tax receipts or file tax documentation on behalf of Registry Owners or Contributors.

16. Contact for Refunds or Cancellations

All refund or cancellation inquiries must be directed to:

✉ info@nogiftsplease.com

Please include:

- Contributor's name
- Registry link
- Transaction date and amount
- Reason for the request

We respond to all refund-related requests within **3 business days**.

17. Updates to This Policy

We may update this Policy periodically to reflect changes in payment methods, Stripe integrations, or legal requirements.

All updates take effect immediately upon posting.

If significant changes occur, registered users will be notified by email or banner notice. Continued use of the platform after notification means you accept the updated Policy.