

# Cancellation & Refund Policy

At **Moments By V**, we understand that plans can change. Below is our cancellation and refund policy to ensure transparency and fairness for both parties.

## 1. Client-Initiated Cancellations

- **30 Days or More Before the Event:**  
If cancellation is made **30 days or more** prior to the scheduled event, **50% of the advance amount** will be refunded.
- **Less Than 30 Days Before the Event:**  
If cancellation occurs **within 30 days** of the event, the **advance payment is non-refundable**, as preparations and bookings would already be in progress.
- **Within 7 Days of the Event:**  
No refunds will be provided if cancellation is made **7 days or less** before the event.

## 2. Postponement or Rescheduling

- Clients may request to reschedule the event **subject to availability**.
- If rescheduled to a new date within **6 months** and confirmed in writing, the advance can be adjusted.
- Rescheduling beyond 6 months may require a new booking and fee structure.

## 3. Photographer-Initiated Cancellations

- In the rare case that we are unable to fulfill your booking due to emergencies or unforeseen circumstances:
  - A **full refund** will be issued, or
  - We will arrange an **equally qualified replacement photographer**, with your consent.

## 4. Refund Timelines

- Approved refunds will be processed within **7-10 working days** from the date of confirmation.
- Refunds will be made via the original payment method unless specified otherwise.

**Note:** All refund requests must be submitted in writing to [momentsbyvamsy@gmail.com](mailto:momentsbyvamsy@gmail.com)