

OPERATOR LIBRARY

DIGITAL DELIVERY & REFUND POLICY

How digital access, cancellation rights and refund requests are handled.

VERSION 1.0 | EFFECTIVE 9 SEPTEMBER 2026

1. ABOUT THIS POLICY

This Digital Delivery & Refund Policy applies to digital products purchased from Operator Library.

Operator Library is operated by SDM ENTERPRISES LTD, trading as Operator Library.

Company number: 16936959. Registered in England and Wales.

Business address: 124-128 City Road, London, England, EC1V 2NX

Contact email: operatorlibrary@sdmww.com

This Policy should be read together with our Terms & Conditions.

2. DIGITAL PRODUCT

The Chauffeur Business Kit is a digital product.

No physical product will be delivered.

The product may include:

Chauffeur Business Kit

Supplier & Vehicle Directory

Chauffeur Booking Templates

Vehicle Image Library

Business Tracker, including the built-in Client Pricing Builder

and any additional digital resources expressly stated as included at the time of purchase.

3. HOW DELIVERY WORKS

Following successful payment, the purchaser will receive an email containing instructions for requesting access to the digital product.

The customer should request access using the same email address used during checkout unless otherwise agreed with Operator Library.

For security, fraud prevention and anti-redistribution purposes, product access may require manual approval.

Payment confirmation does not necessarily mean unrestricted product access has already been granted.

4. ACCESS PROCESS

The normal access process is:

- 1. You successfully complete payment.**
- 2. Operator Library sends a purchase confirmation and access email.**
- 3. You select the REQUEST ACCESS link.**
- 4. You request access using the email address used during checkout.**
- 5. Operator Library verifies the request.**
- 6. Once approved, the digital product becomes available to you.**

If your purchase is successful but you do not receive the access email, please check your spam or junk folder before contacting operatorlibrary@sdmww.com.

5. ACCESS APPROVAL

Operator Library may review access requests before granting access to restricted digital resources.

This helps us protect the product from unauthorised distribution and verify that access is being requested by a legitimate purchaser.

We aim to process legitimate access requests within a reasonable period.

Where we reasonably require additional information to verify a purchase, we may contact you using the email address associated with the transaction.

6. DIGITAL SUPPLY

For the purposes of this Policy, digital supply begins when:

access to the restricted product resources is granted;

the digital files are otherwise made available to you; or

you are otherwise provided with functional access to the purchased digital content.

Receiving a payment confirmation email alone does not necessarily mean that digital supply has begun if access to the digital content has not yet been granted.

7. 14-DAY CANCELLATION PERIOD

Where you purchase as a consumer, certain distance purchases may ordinarily provide a 14-day cancellation period.

Different rules apply where digital content is supplied during that cancellation period.

Where you expressly request that digital supply begins during the 14-day cancellation period and acknowledge before supply begins that your statutory right to cancel will be lost once digital supply begins, your cancellation right will cease once supply begins.

Nothing in this Policy removes statutory rights that cannot legally be excluded.

8. IMMEDIATE DIGITAL SUPPLY

By completing the applicable consent at checkout, you may request that Operator Library begins supplying the digital product before the end of the normal 14-day cancellation period.

Where the legally required consent and acknowledgement have been obtained, the statutory cancellation right will cease once digital supply begins.

You should therefore ensure that you genuinely intend to purchase the product before requesting immediate digital supply.

9. CHANGE-OF-MIND REFUNDS

Once digital supply has begun following the required consent and acknowledgement, Operator Library does not ordinarily provide refunds simply because you:

- changed your mind;
- decided not to start a chauffeur business;
- did not use the product;
- no longer need the resources;
- expected guaranteed bookings;
- expected guaranteed customers;
- expected guaranteed income;
- expected guaranteed business growth;
- later found similar information elsewhere;
- disagree with a supplier's current pricing;
- were unable to secure a particular supplier;
- were unable to secure a particular vehicle;
- were unsuccessful in obtaining a booking;
- were unsuccessful in obtaining a licence;
- did not follow the material provided; or
- did not achieve a particular commercial result.

Nothing in this section removes rights that cannot legally be excluded.

10. NO GUARANTEE OF BUSINESS RESULTS

The Chauffeur Business Kit is an educational and operational business resource.

Purchasing the product does not guarantee:

customers;

bookings;

income;

profit;

supplier acceptance;

vehicle availability;

business growth;

licence approval; or

any particular business result.

Failure to achieve a particular commercial result does not by itself mean that the digital product is defective or not as described.

11. FAULTY OR MISDESCRIBED DIGITAL CONTENT

Your statutory rights remain unaffected.

Where applicable law gives you rights because digital content is faulty, materially not as described, not fit for an agreed purpose or otherwise fails to conform to the contract, those rights remain available.

If you believe there is a genuine problem with the digital product, contact operatorlibrary@sdmwww.com.

Please provide:

the email address used during checkout;

a description of the issue;

the affected resource or file; and

any relevant screenshots or information that will help us investigate.

Where appropriate, we may first attempt to correct the problem, restore access, replace the affected file or provide another remedy required by applicable law.

12. ACCESS PROBLEMS

Temporary difficulty opening Google Drive, receiving an email, accessing a file or using a third-party platform does not automatically mean that the product is defective.

If you experience an access problem, contact us so that we can investigate.

Where appropriate, we will take reasonable steps to:

- restore access;
- approve a legitimate access request;
- resend delivery information;
- replace an affected file; or
- provide alternative access.

13. THIRD-PARTY SERVICE INTERRUPTIONS

Operator Library may rely on third-party services including:

- Stripe;
- Resend;
- Netlify;
- Google Drive; and
- other technology providers.

Temporary outages or service interruptions affecting these providers may occasionally delay payment processing, email delivery or product access.

Where an interruption occurs, we will take reasonable steps to restore access or provide an appropriate alternative where reasonably possible.

14. DUPLICATE PAYMENTS

If you accidentally purchase the same Operator Library product more than once through separate transactions, contact operatorlibrary@sdmwww.com.

Where we can verify that a genuine duplicate payment has occurred, we will normally refund the duplicate transaction.

This does not apply where separate purchases were intentionally made for separate purchasers, businesses or licences.

15. UNAUTHORISED TRANSACTIONS

If you believe that a payment was genuinely made without your permission, contact your payment provider and notify Operator Library at operatorlibrary@sdmwww.com.

We may request information reasonably necessary to identify and investigate the relevant transaction.

16. REFUND REQUESTS

Where you believe you are legally entitled to a refund or other remedy, contact: operatorlibrary@sdmwww.com

Please provide:

your full name;

the email address used during checkout;

the date of purchase;

the product purchased;

the reason for your request; and

any relevant supporting information.

We will review the request against this Policy, our Terms & Conditions and applicable law.

17. CHARGEBACKS AND PAYMENT DISPUTES

Where there is a genuine access, delivery or product issue, we encourage you to contact Operator Library before initiating a payment dispute so that we have an opportunity to investigate and resolve the problem.

Nothing in this Policy restricts your lawful right to raise a genuine dispute with your bank, card issuer or payment provider.

Where a chargeback or payment dispute is submitted, Operator Library may provide relevant evidence to Stripe, banks, card issuers or other financial institutions.

This may include:

payment records;

checkout information;

product descriptions;

acceptance of applicable terms;

digital delivery records;

access requests;

access approvals;

customer correspondence;

support records; and

other information reasonably relevant to the dispute.

Submitting a knowingly false, fraudulent or misleading chargeback may constitute a breach of our Terms & Conditions.

18. PRODUCT MISUSE

A refund will not ordinarily be provided because product access has been restricted or revoked following a serious breach of the Product Licence & Acceptable Use Policy.

This may include deliberate:

resale;

redistribution;

unauthorised sharing;

publication;

commercial exploitation; or

other misuse of restricted Operator Library materials.

This is subject to any statutory rights that cannot legally be excluded.

19. CHANGES TO THIS POLICY

Operator Library may update this Policy from time to time to reflect changes to our products, delivery systems, business operations or legal obligations.

The version applicable to your purchase will normally be the version in effect when the purchase was completed, except where changes are required by law or otherwise apply lawfully.

The effective date is displayed at the beginning of this document.

CANCELLATION REQUEST FORM

Use this information if you wish to cancel before digital supply begins and a statutory cancellation right applies.

Send the request to operatorlibrary@sdmww.com and include:

Your full name

The email address used at checkout

The order date and payment or order reference

The product name: Chauffeur Business Kit

A clear statement that you wish to cancel the purchase

The date of your request

You may use your own wording. We will assess the request under this Policy and applicable consumer law. If digital supply has already begun following the required consent and acknowledgement, the change-of-mind cancellation right may already have ended. Your rights where digital content is faulty, not as described or otherwise does not conform to applicable law remain unaffected.

20. CONTACT

For digital delivery, access or refund enquiries, contact:

Operator Library

SDM ENTERPRISES LTD

124-128 City Road, London, England, EC1V 2NX

operatorlibrary@sdmwww.com

When contacting us about a purchase, please use or provide the email address used during checkout.