

## **Cancellation policy**

### **Right of cancellation**

You have the right to cancel this contract within fourteen days without giving any reason.

The cancellation period is fourteen days from the day on which you or a third party named by you, who is not the carrier, have taken possession of the goods.

In the case of a contract for several goods which you have ordered as part of a single order and which are delivered separately, the cancellation period is fourteen days from the day on which you or a third party named by you, who is not the carrier, have taken possession of the last goods.

In the case of a contract for the delivery of goods in several partial shipments or pieces, the cancellation period is fourteen days from the day on which you or a third party named by you, who is not the carrier, have taken possession of the last partial shipment or the last piece.

In the case of a contract for the regular delivery of goods over a fixed period of time, the cancellation period is fourteen days from the day on which you or a third party named by you, who is not the carrier, took possession of the first goods.

To exercise the right to cancel, you must inform us (hypo-A GmbH, Möllering 9A, D-23569 Lübeck, Tel. +49 (0) 451 3072121, Fax: +49 (0) 451 304179, E-Mail: info@hypo-a.de) of your decision to cancel this contract by a clear statement (e.g. a letter sent by post or e-mail). You can use the attached sample cancellation form, but this is not mandatory.

To meet the cancellation deadline, it is sufficient for you to send your notification of exercising your right of cancellation before the cancellation period expires.

### **Consequences of cancellation**

If you withdraw from this contract, we shall reimburse to you all payments received from you, including the costs of delivery (with the exception of the supplementary costs resulting from your choice of a type of delivery other than the least expensive type of standard delivery offered by us), without undue delay and in any event not later than 14 days from the day of cancellation.

The refund will be made no later than the date on which we receive notification of your cancellation of this contract. For this repayment, we will use the same means of payment that you used for the original transaction, unless expressly agreed otherwise with you; in no case will you be charged any fees for this repayment.

We may withhold the refund until we have received the goods back or until you have provided proof that you have returned the goods, whichever is the earliest.

You must return or hand over the goods to us immediately and in any case within 14 days at the latest from the day on which you inform us of your cancellation of the contract. The deadline is met if you dispatch the goods before the 14-day period has expired. You shall bear the direct costs of returning the goods.

You only have to pay for any loss in value of the goods if this loss in value is due to handling of the goods that is not necessary for checking their condition, properties and functionality.

#### **Sample cancellation form for the consumer**

##### **Sample cancellation form**

(If you wish to cancel the contract, please complete and return this form).

To

hypo-A GmbH

Möllerung 9A

D-23569 Lübeck

Phone +49 (0) 451 3072121

Fax: +49 (0) 451 304179

E-mail: [info@hypo-a.de](mailto:info@hypo-a.de)

I/we (\*) hereby cancel the contract concluded by me/us (\*) for the purchase of the following goods (\*)/the provision of the following service (\*):

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Ordered on (\*)/received on (\*) \_\_\_\_\_

Name of the consumer(s): \_\_\_\_\_

Address of the Consumer(s): \_\_\_\_\_

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Signature of the consumer(s) (only for notification on paper)

Date: \_\_\_\_\_

(\*) Delete as appropriate.

The right of cancellation **does not** apply to the following contracts:

- Contracts for the supply of goods which are not prefabricated and for the manufacture of which an individual selection or determination by the consumer is decisive or which are clearly tailored to the personal needs of the consumer,
- Contracts for the delivery of goods that can spoil quickly or whose expiry date would be quickly exceeded,
- Contracts for the delivery of sealed goods that are not suitable for return for reasons of health protection or hygiene if their seal has been removed after delivery,
- Contracts for the supply of sound or video recordings or computer software in a sealed package if the seal has been removed after delivery.