I-TRAIN AFRICA REFUND & PAYMENT POLICY

Effective Date: June, 2024

Signed: I-Train Africa Management

1. Purpose

This Standard Operating Procedure (SOP) defines the processes, conditions, and responsibilities for handling payments, refunds, course access transfers, and affiliate-related refunds at I-Train Africa. The SOP ensures clarity, transparency, and consistent application for all international and local Buyers. It aims to protect the rights of the company, its affiliates, and the customers, while providing a clear, step-by-step guide for requesting refunds or making payments.

2. Scope

This SOP applies to all transactions made for courses or digital products on I-Train Africa's platform, including but not limited to direct purchases by international or local customers, payments through banks, payment gateways, or other authorized payment methods, course access transfers to other individuals, affiliate referrals and associated commissions, refunds, deferred access, or exchange requests. This SOP is intended for use by both Buyers and I-Train Africa internal staff handling payments and refund requests.

3. Definitions

- **Buyer**

Any individual who purchases a course or digital product on the I-Train Africa platform.

- **Course Access**

A license granting the Buyer login credentials to access specific course materials. Access does not confer ownership of the content.

- **Refund**

Returning part or all of the Buyer's payment based on eligibility criteria outlined in this SOP.

- **Payment Gateway**

Third-party platforms such as Selar, PayPal, Flutterwave, and Paystack that process secure online payments. These may charge non-refundable transaction fees.

- **Affiliate**

An individual or organization who refers Buyers to I-Train Africa and earns a commission for verified sales.

- **Affiliate Commission**

A pre-determined percentage of a sale paid to an Affiliate for a verified referral.

- **Processing Time**

The timeframe, typically between five (5) and twenty (20) business days (excluding weekends), required to complete a refund or payment request once approved.

- **Deferment**

A Buyer's request to pay for the current course batch but defer access to a future batch.

4. Payment Procedures

All course purchases must be completed through the official payment methods listed on the I-Train Africa platform. Payments may be made via authorized payment gateways or direct bank transfers, depending on the specific course or product. Buyers are responsible for ensuring that payments are made to the correct account. Payments sent to incorrect accounts are **non-refundable**, and I-Train Africa is not responsible for such transactions.

Once a payment is successfully received and verified, the Buyer will be granted access to the purchased course during the cohort he/she paid and the timeline allowed. Transaction confirmations, including receipts or proof of payment, are automatically sent via email. Buyers should retain these confirmations for reference and for any potential refund requests.

Payment processing fees charged by banks or payment gateways are respectively deducted to cover cost. Any international or currency conversion fees will also be deducted from applicable refunds in accordance with the Refund Policy.

5. Refund Eligibility and Conditions

Refund requests must be submitted within **one (1) year** from the purchase date. Refunds may take **five (5) to twenty (20) business days** to process once approved.

To be eligible for a refund, all of the following must be met:

- The Buyer has not logged into the learning platform or accessed any course materials.
- The Buyer submits the refund request through the official refund request form (REFUND REQUEST).
- Valid proof of payment is provided (receipt, transaction ID, or screenshot).
- The refund request is submitted within one (1) year of purchase.

I-Train Africa will review eligible refund requests and confirm approval or rejection within seven **(7) business days.** Approved refunds will be issued to the original payment method within **five (5) to twenty (20)** business days.

Refunds will **NOT** be granted if the Buyer has logged into the platform, accessed course materials, made the purchase outside the official checkout system, requested a refund after the eligibility period, or if the refund is requested due to change of mind or misuse.

Additional Restrictions: I-Train Africa reserves the right to deny refunds if it reasonably believes a Buyer is abusing the refund process, including multiple refund requests, excessive refund requests, or account violation

6. Course Access and Ownership Transfer

Buyers may transfer course access to another individual only before logging into the course. Once access is granted and the course has been opened by either the original Buyer or the recipient, refunds are no longer permitted. The content of the courses remains the intellectual property of I-Train Africa, and Buyers are granted a non-transferable license to use the content, except as explicitly allowed under this SOP.

Buyers who pay for a current batch but wish to defer access to a future batch may request deferment through customer support. Deferment requests must be submitted prior to accessing the course and are subject to approval by I-Train Africa.

7. Affiliate Program Refunds

In cases where a Buyer purchases through an Affiliate referral and later requests a refund, the refund will follow the **general eligibility rules above**. If the refund is approved, the Affiliate commission associated with that sale will be deducted from the refund amount. Affiliate commissions are **non-refundable** once earned. If the commission has already been paid, the corresponding amount will be deducted from the Buyer's refund.

8. Duplicate or Erroneous Payments

Buyers who accidentally make duplicate payments must report the issue within seven (7) days and provide proof such as a bank statement. Once verified, I-Train Africa will refund the extra payment following the standard processing time.

Payments determined to be fraudulent, unauthorized, or made outside the official channels will **NOT** be refunded, and access to courses may be suspended to protect the platform and other users.

9. Process for Requesting a Refund

To request a refund, the Buyer must complete the following steps:

1. Complete the official refund request form: https://forms.gle/RJqeiUGLDcJopK2v5
2. Provide full name, email, transaction ID, course purchased, and reason for the refund request.
3. Attach proof of payment (receipt, transaction ID, or screenshot).
4. Submit the request.

Upon submission, the refund request will be reviewed within seven (7) business days. If approved, the refund will be processed to the original payment method within five (5) to twenty (20) business days. Applicable **non-refundable fees**, including but not limited to **VAT, payment gateway charges, bank processing fees, referral commissions, and other internal bank charges**, will be deducted from the refund.

Kindly Note: All deductions will be **clearly itemized and communicated** to the Buyer to ensure transparency and allow review before final processing.

10. Customer Support and Clarifications

Any questions or clarifications related to payments, refunds, course access, or affiliates should be directed to the I-Train Africa support team at itrainafricaenrollment@gmail.com. Include full name, email, transaction ID, and detailed description of the concern.

11. Visibility and Compliance

This SOP must be made publicly available on the I-Train Africa website, linked at checkout, and included in receipts or confirmation emails. Staff must follow this SOP without exceptions unless formally approved by the management. Buyers are considered to have agreed to this SOP once they complete a purchase.

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