

REFUND AND CANCELLATION POLICY

This policy outlines the terms under which refunds and cancellations are processed for training programs offered by Expose Digicontent and Training Hub. All refund requests must be made in writing to Expose.digicontent@gmail.com. Refunds are processed in compliance with South African consumer protection laws.

1. Short Courses & Online Self-Paced Training

- Refund requests must be submitted in writing within 7 calendar days of enrolment, provided course materials have not been accessed.
- If course materials have been accessed, refunds will not be granted; however, a course credit may be considered for future use.
- Refunds will be processed within 10 business days after approval.

2. Instructor-Led Live Courses (Virtual or In-Person)

- Refund requests must be submitted in writing at least 14 calendar days before the course start date to qualify for a full refund.
- Cancellations made 7 to 13 calendar days before the start date will receive a 50% refund or full credit toward a future course.
- No refunds will be issued for cancellations made less than 7 calendar days before the course starts.
- Refunds will be processed within 10 to 15 business days after approval.

3. Long-Term Training Programs (3+ Months or Certification Courses)

- Refund requests must be submitted in writing within 14 calendar days of enrolment.
- After 14 days, refunds will only be considered under exceptional circumstances (e.g., medical emergencies) and will incur a 20% administrative fee. Supporting documentation is required for such requests.
- Refunds for long-term programs will be processed within 15 business days after approval.

4. Corporate & Sponsored Training

For group training or organizational sponsorships:

- Cancellations made at least 21 calendar days before the training date will receive a full refund.
- Cancellations made between 14 and 20 calendar days before the training date are eligible for a 50% refund.
- No refunds will be issued for cancellations made less than 14 calendar days before the training date.
- Participant substitutions are allowed up to 3 business days before the training date at no extra cost.

5. Partial Attendance & Rescheduling

Missed Training Days (Instructor-Led Courses)

- Participants who miss up to 20% of the course due to valid reasons (e.g., illness, emergencies) may request access to recorded sessions (if available) or attend a makeup session at no extra cost. Valid reasons must be documented.
- If more than 20% of the course is missed, participants may need to re-enrol at a discounted rate to complete their certification.

Rescheduling Policy

- Participants unable to attend their scheduled training may request rescheduling at least 5 calendar days in advance, free of charge.
- Last-minute reschedules (less than 5 calendar days before training) may incur a 10% administrative fee, except in cases of documented emergencies.

6. Force Majeure (Unforeseen Events)

No refunds will be issued for cancellations caused by events beyond our control, including but not limited to:

- Natural disasters (e.g., floods, earthquakes).
- Government regulations or restrictions.
- Pandemics or public health emergencies.
- Technical failures or cyberattacks affecting access to online training.

In such cases, participants will receive:

1. A course credit for future training; or
2. The option to transfer to another session at no additional cost.

7. Payment Method Considerations

Refunds will be processed as follows:

1. Credit Card & EFT Payments: Refunds will be credited back to the original payment method used during registration. Processing times may vary depending on your financial institution.
2. Third-Party or Sponsored Payments: Refunds will be issued directly to the original payer or handled per the sponsor's policy.
3. Instalment Payments: Refunds will be prorated based on the number of completed training sessions/days.