

## **EAST BRIDGE TRAINING (EBT)**

### **REFUND AND COMPENSATION POLICY**

**Policy Reference Number:** EBT-POL-003

**Version:** 1.0

**Effective Date:** 03 November 2025

**Review Date:** 03 November 2026

**Approved By:** Director, East Bridge Training (EBT)

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#### **1. Purpose**

The purpose of this Refund and Compensation Policy is to define the principles, criteria, and processes governing the refund of course fees and the provision of compensation to learners under specific circumstances.

This policy ensures:

- Full compliance with **KHDA Training Institutes Regulations**, including rules governing withdrawal, refunds, and learner protection
- Alignment with international accreditation standards of **IEAC** and **EDU**, reinforcing EBT's commitment to ethical practice
- Fair, transparent, and timely handling of refunds and compensation
- Protection of learners' rights while supporting EBT's financial and operational sustainability

This policy forms part of EBT's commitment to delivering high-quality, reliable training services to working professionals.

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#### **2. Scope**

This policy applies to:

##### **Learners**

All registered learners enrolled in any KHDA-approved EBT programme delivered:

- Face-to-face
- Online
- Live online

- Blended formats

## Staff

- Director
- Academic staff
- Administrative and finance personnel involved in enrollment, fee collection, and course delivery

## Financial Activities Covered

- Tuition fee payments
- Registration and administrative fees
- Installment plans
- Refund eligibility
- Compensation (course cancellation, service disruption, or service failure)

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## 3. Policy Statement

East Bridge Training maintains a learner-centric approach grounded in fairness, regulatory compliance, and transparency.

EBT ensures that:

- Refunds and compensation are processed according to **KHDA's mandated refund timelines**
- All withdrawals and refunds are handled based on the **official date** the written request is received
- Any service disruption or programme cancellation is addressed promptly, with appropriate compensation measures
- All decisions are consistent, documentable, and auditable
- Ethical conduct and financial accountability underpin every transaction

EBT will not issue refunds or compensation outside the conditions defined in this policy.

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## 4. Procedures

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## 5.1 Learner-Initiated Withdrawal & Refund Eligibility

A learner may formally withdraw by submitting a **written and signed request** via email or the official EBT Withdrawal Form.

Refunds are calculated based on the **date the written request is received**, following KHDA guidelines.

Timing of Withdrawal Request	Refund Eligibility (Tuition Fee)
Before Course Commencement	<b>100% refund</b> , minus AED 500 non-refundable admin fee
Within 7 days after Course Commencement	<b>75% refund</b>
After 7 days but before 25% of course completion	<b>50% refund</b>
After 25% of course completion	<b>0% refund</b>

### Additional Notes:

- **Course Commencement Date** = First scheduled class **or** date LMS access is issued, whichever comes first.
- Registration/administrative fees and costs for issued materials are **non-refundable**.
- Any outstanding fees must be settled before the withdrawal is finalized.

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## 5.2 EBT-Initiated Cancellation & Compensation

EBT prioritizes uninterrupted learning. However, if cancellation occurs:

### 1. Cancellation Before Start Date

Learners receive:

- **100% refund**, including administrative fees

### 2. Cancellation After Commencement

Learners receive:

- **Pro-rata refund** for the portion of the course not delivered
- Additional compensation options may include:
  - A discount on a future course
  - A fee credit
  - Transfer into an equivalent programme

Compensation decisions are based on the impact on learners and approved by the Director.

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### **5.3 Compensation for Service Failure**

A learner may request compensation when EBT fails to deliver a promised component of the programme, such as:

- Extended LMS outages
- Sessions delivered by unqualified trainers
- Significant delays in scheduled classes
- Major deviations from advertised programme structure

#### **Steps:**

1. **Learner submits a written claim** with supporting evidence.
2. **Administrative Staff investigate** the claim and gather feedback from trainers.
3. **Director evaluates legitimacy** based on QA and KHDA requirements.
4. If validated, EBT may provide:
  - Partial refund
  - Course extension
  - Free replacement module
  - Credit toward another EBT course

All resolutions are documented.

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### **5.4 Refund Processing Steps**

## 1. Submission

Learner submits the **Refund Request Form** and supporting documentation.

## 2. Verification & Calculation

Administrative Staff:

- Verify withdrawal date
- Calculate refund under KHDA schedule
- Prepare documentation for approval

## 3. Approval

Director approves the final refund amount.

## 4. Disbursement

Processed within **30 working days**, via original payment method.

## 5. Record Keeping

All refund records are archived for **minimum 5 years** for KHDA audit readiness.

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## 5. Roles and Responsibilities

Role	Responsibilities
<b>Director - Shivanjan Chakraborty</b>	Final approval of refunds/compensation; resolves disputes; ensures KHDA and accreditation compliance.
<b>Administrative Staff</b>	Receive requests; verify timelines; calculate refund; process payment; maintain records; communicate decisions.
<b>Academic Staff</b>	Provide course completion data; inform administrative team of attendance and assessment status; assist learners in understanding academic impact.
<b>Learners</b>	Submit complete refund/withdrawal forms; adhere to deadlines; provide accurate information.

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## 7. Monitoring and Compliance

### Monitoring

Administrative Staff maintain a log tracking:

- All refund and compensation requests
- Processing dates
- Amounts refunded
- Reasons for refund/compensation

This log is reviewed **quarterly** by the Director to ensure:

- 30-day completion timeline is maintained
- No systemic issues exist
- Compliance with KHDA refund rules
- Trends requiring policy refinement are identified

### **Non-Compliance**

- **Staff non-compliance** (delays, incorrect calculations, failure to follow policy) may result in disciplinary action.
- **Learner fraud** (false claims, fabricated evidence) may result in:
  - Request rejection
  - Expulsion
  - Reporting to KHDA

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## **8. Review and Renewal**

This policy will be reviewed **annually**, or earlier if there are:

- KHDA regulatory changes
- Updated IEAC/EDU accreditation requirements
- New EBT programme offerings
- Patterns observed in refund/compensation logs

Any amendments are approved by the Director and published with a new version number.

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## **9. Related Policies and Documents**

- Admissions & Enrollment Policy
- Fee Structure & Payment Policy
- Learner Code of Conduct
- EBT Refund Request Form
- KHDA Training Institute Regulations

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## **10. Approval and Signature**

Approved by:

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**Shivanjan Chakraborty**

*Shivanjan Chakraborty*  
Director, East Bridge Training (EBT)  
**Date:** 03 November 2025