

At IFA Consultancy, we strive to provide high-quality Islamic finance education and training services to our valued customers. We are committed to ensuring customer satisfaction and maintaining transparency in our business practices, including our refund policy. This Refund Policy outlines the terms and conditions governing refunds for our courses and services. By enrolling in our courses or using our services, you acknowledge and agree to comply with this policy.

1. Enrollment Fees

- 1.1. Enrollment fees paid for any course or program are non-refundable, except under specific circumstances mentioned in this policy.

2. Refund Eligibility

- 2.1. Refunds will be considered only for eligible customers who meet the following criteria:
 - 2.1.1. The customer has requested a refund within the specified timeframe.
 - 2.1.2. The customer has fulfilled all requirements for the course or service, including attendance, assignments, and assessments.
 - 2.1.3. The customer has not violated any terms and conditions outlined in the IFA Consultancy Student Agreement.

3. Refund Requests

- 3.1. All refund requests must be made in writing to IFA Consultancy's customer support team. The request should include the customer's name, contact information, course or service details, and reasons for the refund.
- 3.2. Refund requests for courses or services must be submitted within 10 working days from the date of purchase or course enrollment.
- 3.3. IFA Consultancy reserves the right to request additional information or documentation to evaluate refund requests.

4. Refund Processing

- 4.1. Refunds will be processed within [30 days] from the receipt of a valid refund request.
- 4.2. The refund will be made through the original payment method used by the customer during the initial purchase or enrollment.

4.3. In cases where the payment was made via a third-party platform, the refund will be processed according to the policies and procedures of the respective platform.

5. Refund Policy for Courses

5.1. Refund requests for courses will be considered based on the following circumstances:

5.1.1. Full Refunds: If a customer requests a refund before the course start date, a full refund of the course fee will be provided, excluding any non-refundable enrollment fees.

5.1.2. Partial Refunds: If a customer requests a refund after the course start date but within the specified refund request period, a partial refund may be granted. The refund amount will be determined based on the percentage of the course completed and any non-refundable fees.

5.1.3. No Refunds: Refunds will not be provided for customers who request a refund after the specified refund request period or fail to meet the eligibility criteria mentioned in Section 2.

6. Refund Policy for Services

6.1. Refund requests for services will be considered based on the following circumstances:

6.1.1. Full Refunds: If a customer requests a refund before the service commencement date, a full refund of the service fee will be provided, excluding any non-refundable fees.

6.1.2. Partial Refunds: If a customer requests a refund after the service commencement date but within the specified refund request period, a partial refund may be granted. The refund amount will be determined based on the percentage of the service completed and any non-refundable fees.

6.1.3. No Refunds: Refunds will not be provided for customers who request a refund after the specified refund request period or fail to meet the eligibility criteria mentioned in Section 2.

7. Non-Refundable Fees

7.1. Certain fees associated with courses or services, such as enrollment fees, administrative fees.

