REFUND & RETURNS POLICY IESA

(TRAINING PROGRAMS + ONLINE COURSES)

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Welcome to the official **Refund & Returns Policy** page of the **International Executive Security Academy (IESA)**. Here you will find details on how IESA handles **cancellations, refunds, rescheduling/transfers**, and **payment disputes (chargebacks)** for all **training programs** and **online courses**.

This page is designed to clearly explain your rights and options when booking with IESA. In case of any conflict between this page and the **IESA General Terms and Conditions**, the **General Terms and Conditions prevail**.

1. REFUND & RETURNS POLICY IESA: CANCELLATIONS AND REFUNDS (PHYSICAL TRAININGS)

IESA applies the following rules based on the moment we receive your **written cancellation**.

- Cancellation within 7 days after registration: **25%** of the total amount
- Cancellation up to 4 weeks before the training start date: **50%** of the total amount
- Cancellation up to 14 days before the training start date: **75%** of the total amount
- Cancellation less than 7 days before the training start date or **no-show**: **100%** of the total amount

Note: these fees cover administrative costs and the reservation of your training spot.

2. HOW TO CANCEL YOUR BOOKING?

Send your cancellation request **in writing via the contact page** on the website. Please include:

- Full name
- Email address used for the booking

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- Name of the training/program
- Training start date
- Order/invoice number (if available)

3. REFUND PROCESSING TIME

If IESA approves your refund, we typically process it within **10-15 business days**.

- Refunds are returned where possible via the **original payment method**.
- Banks/payment providers may require additional processing time.

4. TRANSFERS AND RESCHEDULING

You may request to:

- **Transfer** your spot to another person, or
- **Reschedule** your training to another date.

IESA reviews each request based on capacity, admission requirements, and operational planning.

- An **administration fee** may apply.
- A **price difference** (e.g., due to a different training date or price change) may be charged.
- Transfers/reschedules are only final after **written confirmation** by IESA.

5. NO-SHOWS

If you do not show up and have not cancelled in writing, IESA treats this as a (very) late cancellation.

- No refund will be issued in this case.

6. FORCE MAJEURE

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IESA may change, reschedule, or cancel trainings due to force majeure (e.g., government measures, safety incidents, pandemics, loss of key instructors or infrastructure).

- Paid amounts will be **refunded** or can be **transferred** to an alternative date in consultation.

7. DIGITAL PRODUCTS AND ONLINE COURSES

For online courses/digital content, refunds may be limited once IESA has granted access.

- Consumers have a statutory **14-day withdrawal period**.
- For **digital content** (online courses), the right of withdrawal expires once:
    1. you expressly consent to immediate delivery/access, and
    2. you acknowledge that the withdrawal right is thereby forfeited.

For technical issues, please contact us via the contact page; we will assess and support where possible.

8. CHARGEBACKS AND PAYMENT DISPUTES

IESA requests that you always contact us first via the contact page if you have questions or issues.

The chargeback process generally works as follows:

1. The customer initiates a dispute with their card issuing bank.
2. The bank opens a case and starts the chargeback procedure.
3. The merchant□s bank (IESA/payment provider) is notified.
4. IESA can provide evidence that the charge was valid (e.g., order details, confirmations, access to digital content).
5. The bank reviews both sides; this can take up to approximately **75 days**.
6. Outcome:
    - If the bank rules in favor of IESA: the chargeback is rejected (any temporary credit is reversed).

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- If the bank rules in favor of the customer: the disputed amount is returned to the customer and debited from IESA/payment provider.

Unjustified chargebacks or chargebacks without prior contact may lead to suspension of access/participation, in accordance with the General Terms and Conditions.

9. CONTACT

For cancellations, refund questions, or payment disputes, please contact IESA via the **contact page** on the website.

This page forms part of IESA□s Refund & R

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