

# Non-Refund Policy

## International Operations Center Sp. z o.o.

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## 1. Scope of This Policy

This Non-Refund Policy governs all payments made for training courses, workshops, seminars, certifications, and other professional services offered by International Operations Center Sp. z o.o. ("IOC," "we," "us"). It applies to all participants and clients, whether booking as individuals or on behalf of an organization, irrespective of whether the service is delivered in person, online, or in a hybrid format.

By submitting payment for any IOC service, the participant or contracting entity acknowledges and agrees to be bound by the terms of this Non-Refund Policy, in addition to IOC's general Terms and Conditions and Privacy Policy available at [www.ioc-hq.com](http://www.ioc-hq.com).

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## 2. Strict Non-Refund Principle

### 2.1 General Rule

Once payment has been received and processed by IOC for any course or service, **no refunds will be issued under any circumstances**, except where expressly required by applicable consumer protection laws or as outlined in this Policy. This rule applies regardless of:

- The reason for non-attendance or cancellation by the participant
- Changes in personal, professional, health, or travel circumstances
- Employer or sponsor decisions not to release the participant
- Perceived dissatisfaction with course content, level, or delivery

### 2.2 Rationale

This strict non-refund principle is essential to ensure:

- The allocation and commitment of instructor time and specialized expertise
- The booking and reservation of training venues, platforms, and equipment
- The administrative and coordination work performed from the moment of registration
- Fairness to other participants relying on minimum participant numbers

- The financial stability and sustainable pricing of IOC courses and services
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## 3. Credits in Lieu of Refunds

### 3.1 Credit Instead of Refund

While refunds are not provided, IOC may, at its discretion and in accordance with this Policy, grant a **course credit** equal to some or all of the amount paid. Credits may be applied exclusively towards eligible IOC training courses and services, and **may never be exchanged for cash**.

### 3.2 Validity Period

Unless stated otherwise in writing:

- Credits are valid for the **lifetime** of the participant or contracting organization and **do not expire**, unless IOC permanently ceases to offer training services or a different validity period is expressly agreed in writing for a specific promotional credit.
- IOC may, for operational reasons, adjust how credits are recorded or used (for example, by migrating to a new system), but such changes will not affect the lifetime validity of existing credits.

Participants are responsible for keeping their contact details up to date so that IOC can correctly identify and apply their credits.

### 3.3 Non-Transferability

Credits are personal to the original contracting party (individual or organization) and may not be transferred, sold, or assigned to other persons unless IOC expressly approves such transfer in writing in advance.

In the case of corporate or institutional clients, IOC may allow internal reassignment of credit to another employee of the same organization upon written request and IOC's written confirmation.

### 3.4 Limitations on Credit Use

Credits:

- May be used only for IOC training and related professional services.
  - Cannot be combined ("stacked") with other promotions or discounts unless IOC confirms otherwise in writing.
  - Do not accrue interest, are not indexed for inflation, and are not adjusted for currency fluctuations.
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## 4. Participant Cancellations and No-Shows

## 4.1 Cancellations Before Course Start

If a participant cancels their enrollment **before the official start date of the course**, no refund will be made. IOC may, at its discretion, offer a credit for use on another date or course, subject to the validity and use limitations described in Section 3.

Cancellation requests must be submitted in writing to [contactioc-hq.com](mailto:contactioc-hq.com) and are only effective once IOC confirms receipt by email.

## 4.2 Cancellations After Course Start / Partial Attendance

If a participant cancels after the course has started, or fails to attend any or part of the sessions (including arriving late, leaving early, or missing days), no refund and no additional credit will be provided.

Certificates of completion may be withheld if minimum attendance or assessment requirements are not met, without affecting the payment obligation.

## 4.3 No-Show Policy

A participant who does not attend any part of the course and has not provided written cancellation in accordance with this Policy is considered a **no-show**. No-shows are not entitled to any refund or credit.

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# 5. IOC Cancellations, Rescheduling, and Changes

## 5.1 Cancellation by IOC

IOC reserves the right to cancel a course or service due to insufficient enrollment, force majeure, instructor unavailability, safety concerns, or other reasons beyond IOC's reasonable control.

In such cases, IOC will offer one or more of the following, at its discretion:

- Transfer to another date for the same course
- Credit equal to the amount paid, for use on any eligible IOC course (with lifetime validity as described in Section 3.2)
- In exceptional cases required by law or deemed appropriate by management, a partial or full refund

Any such refund will be clearly confirmed in writing and shall be considered an exception to this Policy, not a change to its general non-refund nature.

## 5.2 Rescheduling or Format Changes

IOC may reschedule a course, change the delivery format (e.g., from in-person to online), or alter the location or instructor when necessary.

If such changes are significant and the participant cannot reasonably attend the new arrangement, IOC may offer a credit for future use. This does not create a general right to a refund.

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## 6. Statutory Consumer Withdrawal Rights (EU/Poland)

### 6.1 Distance Contracts (Online / Remote Booking)

If the participant is a **consumer** located in the European Union or European Economic Area and books the course entirely by distance means (e.g., online form, email), they may have a statutory right to withdraw from the contract within **fourteen (14) days** of conclusion of the contract, without providing any reason, in accordance with EU Directive 2011/83/EU and its implementation in Polish law.

To exercise this right, the consumer must send a clear written statement (e.g., by email) to [contactioc-hq.com](mailto:contactioc-hq.com) within the 14-day period. If the course has not yet begun, IOC will refund all payments received within fourteen (14) days of receiving the withdrawal notice, using the same payment method where possible.

### 6.2 Waiver When Service Starts Early

If the consumer requests that the course or service begin **before** the end of the 14-day withdrawal period, the consumer acknowledges that:

- Once the service has been fully performed (course fully delivered), the withdrawal right is lost.
- If the course has partly taken place, IOC may retain an amount proportional to the services already provided.

### 6.3 In-Person Enrollments and Business Clients

The statutory 14-day withdrawal right generally does **not** apply to:

- Business clients (B2B contracts).
- Enrollments concluded entirely in person at IOC's premises.

Such participants are fully subject to this Non-Refund Policy.

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## 7. Force Majeure

IOC is not liable for delays, changes, or cancellations caused by events outside its reasonable control, such as natural disasters, war, terrorism, strikes, epidemics, government restrictions, or major technical failures. In such cases, refunds are not due, but IOC will make reasonable efforts to reschedule or provide alternative dates or formats and may offer credits at its discretion.

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## **8. Governing Law and Dispute Resolution**

This Non-Refund Policy is governed by the laws of the Republic of Poland. Any disputes arising from or relating to this Policy, payments, or course participation shall be subject to the jurisdiction of the competent courts in Warsaw, Poland, without prejudice to mandatory consumer rights under EU law.

Participants are encouraged to contact IOC at [contactioc-hq.com](mailto:contactioc-hq.com) in the first instance to seek an amicable resolution before initiating any formal proceedings.

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## **9. Changes to This Policy**

IOC may update or amend this Non-Refund Policy from time to time to reflect legal, operational, or business changes. The latest version will always be available on [www.ioc-hq.com](http://www.ioc-hq.com) and will apply to all bookings made after its publication date.