



## Refund Payment Policy

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**To: All Customers of International Operations Center Sp. z o.o.**

**(hereinafter "IOC")**

**Subject:** Refund Payment Policy

### **Purpose**

This policy delineates the terms and conditions related to payments made to International Operations Center Sp. z o.o. ("IOC") for student services. It specifically addresses the non-refundable / partial refund or total refund nature of these payments and outlines the circumstances under which a paid balance may be held for future rescheduling.

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## Key Points of the Policy

- **Right of Withdrawal, Non-Refundable Payments, and Cancellation Costs**

If the participant is a **consumer** within the meaning of Polish law, they have the right to **withdraw from the contract within 14 days** from the date of its conclusion, **without giving any reason**, in accordance with the Act of 30 May 2014 on Consumer Rights.

However, if—at the consumer's explicit request—the performance of the service has begun **before the expiry of the 14-day withdrawal period**, the consumer shall be obliged to pay IOC an amount **proportional to the services actually provided** up to the moment of withdrawal. This may include **non-recoverable costs incurred by IOC due to third-party suppliers**, such as accommodation, transport, venue rental, visa support, or administrative expenses, where such costs are non-refundable under the supplier's terms.

After the expiry of the 14-day withdrawal period, all payments made to IOC for courses, training sessions, or related services are, as a rule, **non-refundable**, except where otherwise provided by mandatory provisions of Polish law.

If the participant submits a written notice of cancellation **less than 45 days before the course start date**, IOC reserves the right to **retain or deduct actual, documented, and non-recoverable costs** already incurred. Such deductions shall be limited strictly to costs imposed on IOC by third-party suppliers under their non-refundable or cancellation conditions and shall be calculated in a **fair and proportionate manner**.

Any remaining balance, after deduction of these costs, shall not be refundable unless mandatory provisions of Polish law provide otherwise.



- **Balance Standby and Rescheduling**

In the event that a student is unable to attend a scheduled service, the paid balance will be held in standby rather than refunded. The student may reschedule and apply the existing balance toward another IOC service or course at a future date, subject to availability and company approval.

- **Notification and Rescheduling Process**

Students must notify IOC in writing (via email to [support@ioc-hq.com](mailto:support@ioc-hq.com)) as soon as possible and 45 days before the starting date of the course to attend. IOC will collaborate with the student to determine a suitable alternative date or service. The standby balance will remain valid until the student reschedules, unless otherwise specified in writing by IOC.

- **No Expiry Unless Stated**

Unless otherwise communicated, the standby balance does not expire and will remain available for rescheduling. Any exceptions or expiration dates will be clearly articulated at the time of purchase or in subsequent written communications.

- **No Cash or Credit Card Refunds**

Under no circumstances will IOC issue refunds in the form of cash, credit, or reversal of payment once a transaction is completed.

- **Exceptions and Force Majeure**

Exceptions to this policy may only be granted in cases where IOC is unable to deliver the promised service for reasons within its control, or when the student can provide legal documentation proving circumstances beyond their control—such as visa cancellation or denial.



In such situations, IOC will communicate directly with the affected student to discuss available solutions.

- **Communication of Policy**

This policy is made available to all students prior to payment and is included in all relevant service agreements and enrollment documentation. By making a payment, the student acknowledges and agrees to these terms.

- **Dispute Resolution**

Any disputes regarding the application of this policy should be directed to IOC's formal complaints procedure as outlined in the company's customer policies. Students may escalate unresolved issues according to the steps provided in the official complaint and appeals process (see company documentation for details).

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## **Contact for Questions or Rescheduling**

For inquiries, clarifications, or to initiate a rescheduling request, students should contact:

**Email:** [support@ioc-hq.com](mailto:support@ioc-hq.com)

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## **Legal Compliance and Fairness**

IOC is committed to transparent communication of this policy, ensuring compliance with applicable consumer protection laws. The policy is designed to be fair, clear, and enforceable, safeguarding both the student and the operational integrity of the company.

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By making a payment to IOC, you confirm your understanding and acceptance of this non-refundable payment policy and agree to adhere to its terms.

The Direction.