



SPICE OF LIFE TRAINING & CONSULTING

REGISTRATION, REFUND, CANCELLATION & PAYMENT DISPUTE POLICY

By registering for a training, course, workshop, certification, consultation, or other service offered by Spice Of Life Training & Consulting, the participant agrees to the following terms and conditions.

REGISTRATION & PAYMENT

Registration is not confirmed until the required payment has been successfully received.

Participants are responsible for providing accurate registration information, including their name, email address, telephone number, and any information required for course completion or certification.

REFUND POLICY

Unless otherwise stated for a specific training or event, all registration fees are non-refundable.

If Spice Of Life Training & Consulting cancels a training and is unable to provide a suitable rescheduled date, participants may be eligible for a refund or training credit as determined by Spice Of Life Training & Consulting.

When a refund is approved and issued, the refund constitutes resolution of the original payment obligation. Participants may not subsequently seek an additional refund, chargeback, payment reversal, bank dispute, credit card dispute, PayPal dispute, Zelle dispute, or other reimbursement for the same transaction.

TRAINING TRANSFERS

When permitted, a participant who is unable to attend may request one transfer to another available training within 7 days, provided the cancellation or transfer request is submitted at least 72 hours before the originally scheduled training.

Transfers are subject to course availability and approval.

Failure to attend a scheduled training without proper notice may result in forfeiture of the registration fee.

PARTICIPANT CANCELLATIONS & NO-SHOWS

Participants who cancel after the applicable cancellation deadline, arrive too late to satisfy training requirements, fail to attend, fail to complete required online coursework, or fail to meet course participation requirements are not entitled to a refund.

For courses requiring attendance, participation, camera use, skills demonstrations, assessments, LMS assignments, or other completion requirements, failure to satisfy those requirements may prevent certification or successful course completion without creating eligibility for a refund.

PAYMENT DISPUTES & CHARGEBACKS



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Participants agree to contact Spice Of Life Training & Consulting directly before filing a payment dispute or chargeback so that any billing or registration concern can be reviewed.

- A transaction that has already been refunded.
- A training that was attended or services that were provided.
- Failure to attend a registered training.
- Failure to complete required coursework or participation requirements.
- A cancellation that does not qualify for a refund under this policy.
- Dissatisfaction arising solely from failure to review course requirements before registration.

If a participant files a dispute after receiving a refund for the same transaction, Spice Of Life Training & Consulting will provide the payment processor, financial institution, or dispute administrator with documentation showing the original transaction, refund confirmation, registration records, communications, attendance information, and other relevant records.

DUPLICATE REFUNDS

Participants are not entitled to receive more than one reimbursement for the same payment.

If a participant receives both a merchant-issued refund and a separate bank, card issuer, payment processor, or other payment reversal for the same transaction, the participant remains responsible for repayment of any duplicate amount received.

OUTSTANDING BALANCES

Any unpaid or improperly reversed balance may result in the participant being unable to register for additional Spice Of Life Training & Consulting services until the account has been resolved.

Spice Of Life Training & Consulting reserves the right to decline future registrations when there is a history of unresolved payment disputes, fraudulent disputes, unpaid balances, or violations of registration policies.

DOCUMENTATION

Spice Of Life Training & Consulting reserves the right to retain registration records, payment records, refund documentation, attendance records, course completion records, electronic communications, and participant acknowledgments for business and dispute-resolution purposes.

REGISTRATION ACKNOWLEDGMENT

By completing registration and submitting payment, I confirm that I have read, understand, and agree to the Spice Of Life Training & Consulting Registration, Refund, Cancellation & Payment Dispute Policy. I understand the refund and transfer requirements and agree that I will not initiate a chargeback or payment dispute for an amount that has already been refunded to me.



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☐ I have read and agree to the Registration, Refund, Cancellation & Payment Dispute Policy. I understand that all sales are final unless otherwise stated, and I agree not to file a payment dispute or chargeback for a payment that has already been refunded.

Participant Name

Date

Signature (if applicable)

Registration/Order #