

# **Refunds & Cancellations Policy**

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JC Learning is operated by JC Human Resources Limited.

# 1. Purpose & Scope

This Policy explains the conditions under which learners and providers may request a refund or cancellation for purchases made on the JC Learning Platform.

It applies to:

- Individual learners purchasing online courses or webinars directly through JC Learning;
- Corporate or group bookings made under written agreement; and
- Providers receiving refunds or reversals related to learner payments.

## 2. General Principles

- 2.1 Refunds are assessed according to the terms and eligibility criteria outlined in this Policy.
- 2.2 Refunds are processed only through the same payment channel originally used for the purchase, where supported.
- 2.3 Refunds are not guaranteed unless all eligibility conditions are met.
- 2.4 The Platform may issue Platform Credit instead of a refund where payment channels cannot accept reversals.

# 3. Eligibility for Refunds (Learners)

- 3.1 Refunds are available within seven (7) calendar days of purchase only if all of the following conditions are met:
- (a) The learner has not completed, viewed, or downloaded more than 25% of the course or webinar content;
  - (b) The course or webinar has not yet been completed or expired;
  - (c) No certificate of completion has been issued; and
  - (d) The learner provides valid proof of payment and reason for the refund.
- 3.2 Refunds are not available after a certificate has been issued, or where access has expired.
- 3.3 Refunds for live webinars may only be approved if the request is received at least 48 hours before the scheduled start time.



3.4 In the case of technical failure caused by the Platform, a full refund or Platform Credit may be offered at JC Learning's discretion.

## 4. Course Cancellation or Reschedule (By Provider)

- 4.1 If a live webinar or cohort course is cancelled or rescheduled by the Provider, learners will be notified as soon as practicable.
- 4.2 Learners may choose one of the following options:
  - (a) Full refund;
  - (b) Transfer to a future session (if offered); or
  - (c) Platform Credit for another course.
- 4.3 Refunds are returned via the original payment method, where supported.
- 4.4 For plan-specific pass marks and marking arrangements, see the current Assessment & Certificate Terms **and** Annex A Plan Schedule.

#### 5. Refunds to Providers

- 5.1 Where learner refunds or reversals are issued, the corresponding amount will be deducted from the Provider's next payout cycle.
- 5.2 Refunds or chargebacks related to a Provider's courses are netted against future payouts in accordance with the Master Provider Agreement.
- 5.3 The Platform may temporarily withhold funds where elevated refund risk is identified.

# 6. Refund Process & Timing

- 6.1 Approved refunds are typically processed within **10–14 business days** after confirmation.
- 6.2 Processing times may vary depending on payment providers and bank clearing times.
- 6.3 JC Learning is not responsible for delays caused by third-party processors or financial institutions.

#### 7. Non-Refundable Items

Refunds are not available for:

- Courses or webinars marked as non-refundable on the course page;
- Expired course access periods;



- Courses where a certificate has been issued:
- Bundled or discounted packages;
- Processing fees charged by payment gateways; or
- Add-ons, downloads, or separately purchased supplementary materials.

#### 8. Platform or Technical Errors

If a transaction error or duplication occurs due to a Platform or payment issue, JC Learning will investigate and, where appropriate, refund or credit the affected learner or Provider.

# 9. Special Circumstances (Corporate or Group Bookings)

Refunds for corporate or group enrolments are handled according to the written service agreement or purchase order.

Unless otherwise stated, this Policy applies to the extent consistent with that agreement.

## 10. Discretionary Refunds

JC Learning reserves the right to review refund requests outside these terms in exceptional circumstances, including verified technical failures or documented health or emergency situations.

## 11. Updates

This Policy may be updated from time to time.

Material changes will be notified in advance via the Platform.

The latest version is always available in the Legal & Policy section (footer of this website) and at JC's Provider Legal & Policy Center.

**Note:** This document forms part of the JC Learning Legal Framework for website visitors, learners, and Providers.

By purchasing, delivering, or otherwise engaging with any course or service on the Platform, you agree to be bound by the current version of this document and all applicable policies, including the Master Provider Agreement (where relevant).

The latest versions of all documents are available in the Legal & Policy section (footer of this website) and at JC's Provider Legal & Policy Center.

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