

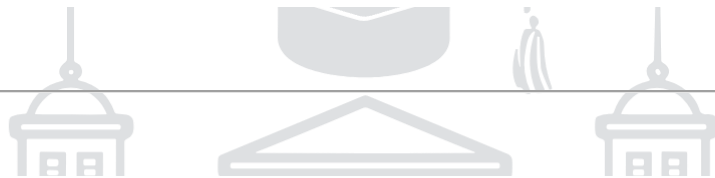


Terms and Conditions for Refunds and Cancellations (UK)

Effective Date: 2026-06-01

School Name: Seek Study Inc

Website: www.seekstudy.com



1. General Overview

These Terms and Conditions explain your rights to cancel, withdraw, or receive a refund for online courses, subscriptions, and other digital content provided by [School Name] ("we", "us", "our").

These terms are designed to comply with UK consumer laws, including the **Consumer Rights Act 2015** and the **Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013** . Nothing in these terms affects your statutory rights.

If you are purchasing as a business (B2B), different terms may apply. Please contact us for a business contract.



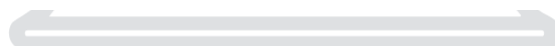
2. Your 14-Day Cancellation Right ("Cooling-Off Period") – For Consumers

Under the Consumer Contracts Regulations, when you purchase an online course or digital content from us, you have the right to cancel your contract within **14 days** without giving any reason. This period begins on the day the contract is concluded (i.e., the day you purchase the course) .

How the 14-day cooling-off period works for digital content:



- **If you have NOT accessed any content:** You may cancel within the 14-day period and receive a **full refund**.
- **If you access content during the 14-day period:** If you choose to access, stream, or download any part of the course materials *before* the 14 days have expired, you **expressly consent** to us beginning the supply of services/digital content. By giving this consent, you acknowledge and agree that **you will lose your right to cancel** once the content has been accessed .



Important: We will ask you to check a box or click a button confirming "I agree to waive my cancellation rights for this digital content" before you access the course. If you refuse to waive your rights, you must wait 14 days before accessing the course.



3. Standard Refund Policy (For All Course Types)

The following policy applies *after* the 14-day cooling-off period has expired, or if you have waived your rights by accessing the content.

A. Self-Paced, Pre-Recorded Courses (Digital Content)

- **No Refunds After Access:** Once you have accessed, viewed, or downloaded any part of a self-paced course, **no refund will be provided**. This is because you have received the digital content you paid for and have lost your statutory cancellation right.
- **Pre-Access Refund:** If you purchase a course but do not access it within 14 days (and have not waived your rights), you may request a refund. After 14 days with no access, the course is considered "accepted," and no refund will be issued.

B. Live Cohort Courses / Instructor-Led Sessions

Live courses are considered a "service" under UK law. The cancellation rules differ:

- **Cancellation before start date:** If you cancel in writing more than **14 days before** the first live session, you receive a full refund (minus any proportion of digital materials already accessed, if you waived your rights).



- **Cancellation within 14 days of start date:** If you cancel less than 14 days before the start date, you are not automatically entitled to a refund under the cooling-off period because the service start date is imminent. In this case, we will offer:
 - A **50% refund**, or
 - A **full credit** toward a future course.
- **After course begins:** No refunds are available once the first live session has commenced, regardless of attendance.

C. Subscription-Based Access (Monthly/Annual Plans)

- **Initial 14-day Cooling-Off:** New subscribers have 14 days to cancel. If you have accessed any subscription content during this time, you lose your right to cancel.
- **Recurring Charges:** No refunds are provided for partial months or years.
- **Cancellation of Renewal:** You may cancel your subscription from your account dashboard or by emailing us. Cancellation takes effect at the end of the **current billing period**. We require notice at least **48 hours** before the next billing date to prevent the next charge.
- **Reminders (DMCC Act compliance):** From Spring 2026, we will send you reminders before any subscription renewal, particularly for annual plans or when an introductory period ends, as required by the Digital Markets, Competition and Consumers Act 2024 .



4. Refunds for Faulty Digital Content (Consumer Rights Act 2015)

Under the Consumer Rights Act 2015, digital content must be of satisfactory quality, fit for a particular purpose, and as described by the seller.

If our digital content (course videos, PDFs, software) is **faulty or not as described**, the statutory remedy depends on time:



- **Up to 30 days from purchase:** You have the right to a **full refund** (the "short-term right to reject").
- **30 days to 6 months:** We must repair or replace the content. If repair/replacement is impossible or disproportionate, you are entitled to a **price reduction** (full or partial refund).
- **Refund time frame:** Any refund due under the Consumer Rights Act must be issued without undue delay and within 14 days of our agreement that you are entitled to a refund.

Examples of "faulty" digital content include:

- Video files that do not play correctly on standard devices due to our error.
- Downloadable resources that are corrupted or incomplete.



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- The course was described as including specific modules that are missing entirely.

This right does not apply if you simply change your mind, find the content too difficult, or dislike the instructor.

5. How to Request a Refund or Cancel

To cancel your contract (during the 14-day cooling-off period) or to request a refund for faulty content, you must contact us in writing.

Email: admin@seekstudy.com

Subject Line: REFUND REQUEST – [Your Order Number]

Your email must include:

1. Your full name and account email address.
2. The course or subscription name.
3. The date of purchase.
4. Whether you have accessed any of the content.

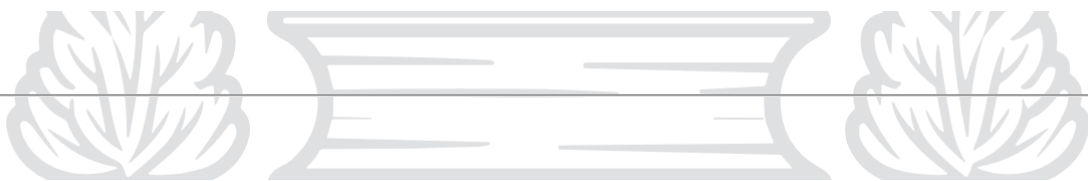
We will process your refund within 14 days of your cancellation request to the original payment method .



6. No Refund Circumstances

Refunds will **not** be provided in the following situations:

- You change your mind after accessing the content.
- You fail to complete the course before an expiration date (if applicable).
- Technical issues caused by your own hardware, software, or internet connection (we will provide reasonable support to assist).
- You violate our Code of Conduct or Terms of Use.
- You purchased a downloadable resource, template, or workbook (non-returnable digital goods) and have already downloaded it.



7. Chargebacks and Payment Disputes

If you initiate a chargeback with your credit card provider without first attempting to resolve the issue with us in accordance with this policy, we reserve the right to permanently suspend your account and pursue collection for the disputed amount. If the chargeback is found to be invalid (e.g., you accessed the content), we will provide your payment provider with evidence of your access and consent to waive your cancellation rights.



8. Changes to This Policy

We may update this policy from time to time. Any changes will be posted on this page and will apply to purchases made after the effective date of the revised policy.



9. Contact Information

For all cancellation or refund inquiries:

Email: admin@seekstudy.com

Response Time: 2 business days

