

Refund and Cancellation Policy

Effective Date: 1 April 2026

Last Updated: 13 April 2026

1. General Policy

All purchases of CoachingPen courses, bundles, programs, workshops, and related digital learning services are **final**.

CoachingPen does **not** provide refunds, returns, cancellations, or exchanges for:

- change of mind;
- mistaken selection of a course, bundle, or program;
- failure to use the course during the access period;
- dissatisfaction based on personal preference;
- inability to complete the course for personal, work, or scheduling reasons; or
- failure to read the course description, requirements, or access terms before purchase.

2. Digital Access and Course Delivery

Our products and services are primarily digital in nature. Once payment is confirmed and access to the course, bundle, program, LMS account, materials, or digital content has been granted, the purchase is treated as consumed or committed for service delivery purposes.

For this reason, purchases are generally **non-cancellable and non-refundable**.

3. Limited Exceptions

Notwithstanding the general no-refund policy above, CoachingPen may consider a refund, replacement, re-credit, transfer, or other appropriate remedy only in the following limited situations:

a. Duplicate Payment

If you are charged more than once for the same purchase due to a payment error, CoachingPen may refund the duplicated amount or apply another appropriate correction.

b. Non-Delivery Caused by CoachingPen

If CoachingPen is unable to provide the purchased course or service within a reasonable time due to a confirmed internal system, administrative, or access failure that is wholly within CoachingPen's control, CoachingPen may choose to:

- restore access;
- provide equivalent access;
- transfer the enrolment; or
- issue a full or partial refund, where appropriate.

c. Legal or Regulatory Requirement

Where a refund or other remedy is required by applicable law, tribunal order, court order, or regulatory direction, CoachingPen will comply with that requirement.

d. Exceptional Discretion

In rare and exceptional cases, CoachingPen may, at its sole discretion, provide a refund, transfer, credit note, replacement enrolment, or other remedy where it considers this fair and commercially appropriate. Any such exception does not create an ongoing obligation to do so in other cases.

4. Services Standards and Consumer Rights

Nothing in this Policy is intended to exclude, restrict, or override any rights or remedies that may apply under applicable consumer protection law.

Where the law implies guarantees or provides statutory remedies, those rights will continue to apply to the extent required by law.

5. Subscription, Bundle, and Promotional Purchases

Unless expressly stated otherwise in writing:

- bundle purchases are non-refundable once access is granted;
- discounted or promotional purchases are non-refundable;
- partially used bundles or programs are not eligible for partial refunds;
- unused portions of access periods are not refundable.

6. Course Transfers and Substitutions

All purchases are generally non-transferable.

CoachingPen may, at its sole discretion, consider a transfer to another course, another intake, or another learner only in rare cases where the request is made promptly, no course access or use has occurred, and the transfer is operationally feasible.

Any approved transfer may be subject to an administrative condition, a price difference, revised access terms, or other reasonable requirements set by CoachingPen.

7. Cancellation by CoachingPen

If CoachingPen cancels a course, live session, workshop, program, or paid service before delivery for reasons within its control, CoachingPen may offer one of the following:

- transfer to a replacement course, session, or program;
- credit toward another CoachingPen offering; or
- a full or partial refund, where appropriate.

8. Technical Issues

Users are responsible for ensuring that they have suitable internet access, devices, software, and login credentials required to access the website, LMS, and course content.

A refund will not usually be given for problems arising from:

- poor internet connection;
- unsupported devices or browsers;
- corporate firewalls or local IT restrictions;
- forgotten passwords where account recovery is available; or
- failure to follow access instructions.

Where the issue is caused by CoachingPen's own platform or service failure, CoachingPen will first seek to restore access or otherwise remedy the problem.

9. How to Request Review

If you believe your case falls within one of the limited exceptions above, you may submit a request for review to:

Email: support@coachingpen.com

Please include:

- your full name;
- registered email address;
- course or service purchased;
- payment date and amount;
- payment reference or receipt, where available; and
- a brief explanation of the issue.

CoachingPen may request reasonable additional information before reviewing the matter.

10. Review and Decision

All requests will be reviewed on a case-by-case basis.

CoachingPen's decision on any discretionary refund, transfer, credit, or other remedy will depend on the facts of the case, the purchase history, the extent of course access or usage, system records, and operational practicality.

11. Policy Visibility and Governing Documents

This Refund and Cancellation Policy should be read together with CoachingPen's Terms of Use, Privacy Notice, course descriptions, access terms, and any specific offer terms displayed at the time of purchase.

Where a specific written offer or corporate agreement states different refund terms, that specific written arrangement will apply to the extent of the inconsistency.