

LEARNER REFUND POLICY

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ELIGIBILITY FIRST: Refund entitlement is determined primarily by the time elapsed from registration, followed by registration, class participation, study-material receipt and digital-content access. Verification, approvals, deductions, taxes and payment-channel rules still apply.

1. REFUND ELIGIBILITY - PRIORITY RULES

Priority / timing	Outcome	Applicable condition
Before registration/class start / study-material receipt (Within 24 Hours)	100%	A cancellation made before official registration, before the class starts, or before study materials are received is eligible for a full refund.
Within 24 hours of registration	100%	The learner must not have logged in to access course content, downloaded materials, viewed e-learning videos or joined any batch.
Within 10 days of registration	50%	A 50% refund may be available whether or not digital course materials were accessed, provided the request is made before the 10-day period ends; applicable deductions still apply.
After 10 days from registration	No refund	No refund is provided, even when course materials have not been accessed and batches have not been attended.

2. CONDITIONS FOR ELIGIBILITY AND CALCULATION

- Access or attendance:** If course content has been accessed, materials downloaded, videos viewed or a batch joined, the 24-hour full-refund condition is not met; partial-refund and deduction rules apply
- Applicable deductions:** LMS access, course materials, learner ID, registration or administration fees, tutor/class charges, VAT and other taxes, scholarship amounts, bank charges, exchange-rate losses, accreditation/exam-body fees, and any identified miscellaneous or service charges.
- Approval and calculation:** After registration, class commencement or receipt of study materials, applicable charges will be deducted. Finance will explain additional charges, and its determination is final under the governing policy.
- Recipient and third-party payments:** Refunds are not paid or transferred to anyone other than the registered learner. Where payment came from a friend, cousin, colleague, employer, sponsor or other third party, refund approval is at GWG Management's discretion. If approved, AED 100 is deducted for payments up to AED 2,000; 5% is deducted for payments above AED 2,000. Supporting documents may be required.
- Taxes and channels:** VAT or other taxes are refundable only after approval by the competent authority and repayment to GWG; the expected period is 6-8 months and may be extended. Tabby or bank-EMI refunds also require the relevant provider's approval and remain subject to that provider's refund rules.

3. NON-ELIGIBILITY / NO-REFUND CONDITIONS

- Mandatory course requirements:** Failure to complete the required taught hours or formative assessments within the stated time makes the learner ineligible for any refund or compensation.
- Non-payment or dropout:** If the learner discontinues after sessions begin without completing payment, the initial payment is non-refundable. After more than seven sessions, any amount paid is forfeited and no transfer or adjustment is allowed.
- Malpractice:** No refund is available once malpractice is detected by an accredited or competent body. This includes cases covered by the policy's non-blood-relation third-party-payment provision. Failure to disclose a past or ongoing malpractice investigation also removes refund eligibility unless the Accreditation Body refunds the exam registration fee; all other applicable deductions still apply.
- Conduct and rescheduling:** Serious or repeated verbal or physical abuse may result in enrolment termination with no refund. If GWG cancels a course because of unavoidable or unforeseen circumstances, the course will be rescheduled and no refund is eligible.

4. PAYMENT-CHANNEL AND TRANSFER CONDITIONS

- Refund route:** All refunds are processed through banks and their respective payment channels. For Tabby cancellations, a 3% + AED 1 transaction-processing fee applies. For partial refunds, transaction fees apply to the unrefunded amount, while the fee charged on the refunded amount is returned less the transaction-processing fee. Any extra charges arising through the Tabby/GWG process are borne by the learner. The refund appears in the learner's Tabby account, which GWG cannot access; the learner should contact Tabby for the expected crediting period.
- Transfers are not automatic refunds:** A fee transfer to another course or date is considered case by case, subject to seat availability. Accreditation-body registration fees are not transferable unless approved by the ACP, and new registration, training fees or taxes may apply. Under the non-payment/dropout clause, a one-time transfer to an equal-value course within 60 days may be approved, subject to availability and Management approval.

This notice summarises the refund-related provisions of GWG-MP-022 (Rev10_UAE); the complete signed policy governs where further detail is required.