



Refund and Payment Policy

International Operations Center Sp. z o.o.

Document Title	Refund and Payment Policy
Issued by	The Direction — International Operations Center Sp. z o.o.
Applies to	All customers and enrolled students
Contact	support@ioc-hq.com
Version	3.0 — May 2026

Legal Framework

This policy is drafted in full compliance with the following applicable legislation:

- Act of 23 April 1964 — Civil Code (*Kodeks Cywilny*), in particular Art. 385¹–385³ (unfair contract terms)
- Act of 30 May 2014 on Consumer Rights (*Dz.U. 2014 poz. 827, as amended*)
- Act of 23 September 2016 on Out-of-Court Consumer Dispute Resolution (*Dz.U. 2016 poz. 1823*)
- Directive 2011/83/EU of the European Parliament and of the Council on Consumer Rights

Any provision of this policy that conflicts with mandatory provisions of Polish law shall be null and void to the extent of the inconsistency. All remaining provisions shall continue in full force and effect.



Purpose

This policy delineates the terms and conditions related to payments made to International Operations Center Sp. z o.o. ("IOC") for student services. It specifically addresses the non-refundable, partial refund, or total refund nature of these payments and outlines the circumstances under which a paid balance may be held for future rescheduling.

1. Right of Withdrawal (Consumers Only)

1.1 If the participant is a consumer within the meaning of Art. 22¹ of the Polish Civil Code, they have the right to withdraw from the contract within **14 calendar days** from the date of its conclusion, without giving any reason, in accordance with Art. 27 of the Act of 30 May 2014 on Consumer Rights.

1.2 To exercise the right of withdrawal, the consumer must submit an unambiguous written statement to IOC (e.g., by email to support@ioc-hq.com) before the expiry of the 14-day period. The withdrawal form template provided by IOC may be used but is not mandatory.

1.3 If — at the consumer's **explicit prior written request** — the performance of the service has begun before the expiry of the 14-day withdrawal period, the consumer shall be obliged to pay IOC an amount proportional to the scope of services actually provided up to the moment of withdrawal (Art. 35 of the Consumer Rights Act). This may include non-recoverable costs incurred by IOC due to third-party suppliers (e.g., accommodation, transport, venue rental, visa support, or administrative expenses), where such costs are contractually non-refundable under the supplier's terms. All such deductions shall be **documented and provided to the consumer upon request**.

1.4 The right of withdrawal does not apply where the service has been fully performed with the consumer's prior explicit consent and acknowledgment that the right of withdrawal will be lost upon full performance (Art. 38 para. 1 of the Consumer Rights Act).



2. Payments After the Withdrawal Period

2.1 After the expiry of the 14-day withdrawal period, all payments made to IOC for courses, training sessions, or related services are, as a rule, **non-refundable**.

2.2 Notwithstanding Section 2.1, IOC shall issue a full or partial refund in the following circumstances, as required by mandatory provisions of Polish law:

- **(a)** IOC is unable to deliver the contracted service for reasons within IOC's control or attributable to IOC;
- **(b)** The service delivered materially deviates from the contractual description;
- **(c)** Any other circumstance in which Polish mandatory law grants the consumer a right to reimbursement.

2.3 Any refund due under Section 2.2 shall be processed within **14 calendar days** of IOC's acknowledgment of the refund obligation, using the same payment method used by the student, unless the student explicitly agrees to a different method. IOC shall not impose any fees on the student in connection with such a refund.

3. Cancellation by the Student — Costs and Deductions

3.1 If the student submits written notice of cancellation **45 or more days** before the course start date, IOC shall apply the full paid balance as standby credit for rescheduling (see Section 4).

3.2 If the student submits written notice of cancellation **less than 45 days** before the course start date, IOC reserves the right to retain or deduct only **actual, documented, and non-recoverable costs** already incurred and directly attributable to the student's enrollment. Such deductions:

- **(a)** Shall be strictly limited to costs imposed on IOC by third-party suppliers under their non-refundable or cancellation terms;
- **(b)** Shall be calculated in a fair, transparent, and proportionate manner;
- **(c)** Shall be communicated to the student in writing with supporting documentation within **14 calendar days** of the cancellation notice.



3.3 Any remaining balance after such deductions shall be held as standby credit under Section 4 and shall not be forfeited, unless the student expressly waives such credit in writing.

4. Balance Standby and Rescheduling

4.1 In the event that a student is unable to attend a scheduled service, the paid balance (or remaining balance after any deductions under Section 3.2) will be **held as standby credit** rather than forfeited. The student may reschedule and apply the existing balance toward another IOC service or course at a future date, subject to availability.

4.2 The standby credit shall remain valid for a **minimum period of 24 (twenty-four) months** from the date of the original cancellation or rescheduling request. IOC shall not unilaterally shorten this period without providing the student with at least **30 days' prior written notice** and offering a reasonable alternative solution.

4.3 Any modification to the validity period of standby credit that is less favorable to the student shall require the student's **explicit written consent**.

5. Notification and Rescheduling Process

5.1 Students must notify IOC in writing (via email to support@ioc-hq.com) as early as possible, and **no later than 45 days before the course start date**, in order to reschedule without incurring deductions under Section 3.2.

5.2 IOC will collaborate with the student in good faith to determine a suitable alternative date or equivalent service. IOC shall respond to a rescheduling request within **10 business days**.

6. Exceptions and Force Majeure

6.1 Exceptions to the general non-refundable rule may be granted in cases where:

- **(a)** IOC is unable to deliver the promised service for reasons within its control; or
- **(b)** The student can provide **reasonable evidence** of extraordinary circumstances beyond their control — such as serious illness, visa cancellation or denial, natural disaster, or other force majeure events.



6.2 IOC shall not unreasonably withhold the granting of an exception under Section 6.1(b). The student is **not required to provide formal legal documentation**; reasonable evidence (e.g., a medical certificate, official government communication, or equivalent) shall suffice. IOC will assess each case individually and in good faith.

6.3 In such situations, IOC will communicate directly with the affected student within **14 business days** to discuss available solutions, which may include full or partial refund, rescheduling, or credit transfer.

7. Payment Methods and Refund Processing

7.1 IOC does not issue refunds in cash or by reversal of credit card payments as standard practice. Refunds, where applicable under this policy or mandatory law, shall be processed by **bank transfer** to the account designated by the student, or by the same method as the original payment, at IOC's discretion.

7.2 This section shall not be interpreted as a waiver of any refund right granted to the student under mandatory provisions of Polish law or EU consumer protection law. Any such right shall be **honored in full**, irrespective of the payment method used.

8. Acceptance of Policy — Informed Consent

8.1 This policy is made available to all students **prior to enrollment and payment**. It is incorporated into all relevant service agreements and enrollment documentation.

8.2 Acceptance of this policy is confirmed by the student's **explicit written acknowledgment** on the enrollment or registration form (e.g., by ticking a dedicated checkbox or signing the enrollment agreement), completed **prior to payment**. Payment alone does not constitute acceptance of these terms.

8.3 IOC shall retain a record of each student's acceptance for the duration of the contractual relationship and for a **minimum of 3 years** thereafter, in accordance with applicable document retention obligations.



9. Complaints Procedure

9.1 Any disputes or complaints regarding the application of this policy should be directed in writing to IOC's formal complaints procedure:

Email: support@ioc-hq.com

9.2 IOC shall acknowledge receipt of a complaint within **3 business days** and shall provide a substantive written response within **14 calendar days** of receipt.

9.3 If the complaint is not resolved to the student's satisfaction, the student may escalate the matter through IOC's internal appeals process (see company documentation for details).

10. Out-of-Court Dispute Resolution (ADR)

10.1 Students who are consumers within the meaning of Polish law have the right to use **out-of-court (ADR) dispute resolution mechanisms**, pursuant to the Act of 23 September 2016 on Out-of-Court Consumer Dispute Resolution (*Dz.U. 2016 poz. 1823*).

10.2 The competent authorities for out-of-court dispute resolution are:

Authority	Scope	Website
Inspekcja Handlowa (Trade Inspection)	Domestic consumer disputes	www.uokik.gov.pl
UOKiK — President's Office	Consumer protection complaints	www.uokik.gov.pl
EU ODR Platform (European Commission)	Cross-border disputes	ec.europa.eu/consumers/odr

10.3 IOC's participation in ADR proceedings is voluntary; however, IOC undertakes to consider and respond to any ADR referral in good faith.



11. Governing Law and Language

11.1 This policy shall be governed by **Polish law**. The competent courts for any disputes shall be the courts with jurisdiction under the applicable provisions of Polish civil procedure law, including the consumer's place of residence where required by mandatory law.

11.2 This policy is issued in English. In case of any discrepancy with a Polish-language version, the **Polish-language version shall prevail** for the purposes of legal interpretation before Polish courts or administrative bodies.

Contact

For inquiries, clarifications, or to initiate a rescheduling request, students should contact:

Email: support@ioc-hq.com

The Direction

International Operations Center Sp. z o.o.

Warsaw, Poland — May 2026