



Refund Policy

1. General Provisions

This Refund Policy (hereinafter — the “Policy”) regulates the procedures for processing refunds for training fees in Global Masters Alliance (GMA) programs.

The Policy is based on the principles of transparency, fairness, respect for students, and compliance with ICF requirements related to financial and educational procedures.

2. Principles of the Policy

- **Transparency** — all refund conditions are communicated before the start of training.
- **Fairness** — refunds are calculated proportionally to the services already provided.
- **Responsibility** — both parties follow the agreed terms.
- **Respect** — each request is reviewed individually and confidentially.

3. Refund Periods and Conditions

3.1. Full Refund

A student is eligible for a **100% refund** if:

- they notify GMA of their decision to withdraw **no later than 10 days before the program start date**, or
- the program is cancelled by GMA.

The full refund is issued within **14 business days** after receiving a written request.

3.2. Partial Refund

A. Withdrawal Before Program Start

If a student withdraws **less than 14 days before the start** but **before the first session**, an administrative fee of **10%** of the program cost is retained.

B. Withdrawal After Program Start

If a student has already begun training, the refund is calculated proportionally to the unused portion of the program:

- the cost of all completed classes, practice sessions, supervision, mentoring hours, materials, and platform access is deducted,
- an additional administrative fee of **30%** applies.

3.3. No Refund Provided

Refunds are not issued if:

- a student has completed **more than 30%** of the program,
- a student has completed the program partially or fully,
- the student violates the Learning Agreement or Code of Conduct,
- the request is submitted **after the program has ended**,
- the student accessed all materials without participating in training.

4. Exceptional Circumstances

In cases of:

- serious illness,
- prolonged hospitalization,
- documented family emergencies,
- force majeure events,

GMA may offer:

- deferral to the next cohort,
- an individual completion plan,
- a partial refund, even if standard deadlines have passed.

Decisions are made by the GMA committee based on fairness, compassion, and respect for the student.

5. Payment and Technical Details

5.1. Method of Refund

Refunds are issued:

- to the same account/card used for payment,
- or via another method upon written mutual agreement.

5.2. Refund Currency

Refunds are processed:

- in the same currency as the original payment,
- minus any third-party bank or processing fees (if applicable).

6. Program Cancellation or Modification by GMA

If GMA:

- reschedules a program,
- changes dates,
- cancels a module,
- or discontinues the program,

students may choose:

- a full refund,
- transfer to a future cohort,
- enrollment in another GMA program.

7. Refund Request Procedure

To initiate a refund, a student submits a written request:

- via email,
- to the Education Department or their program coordinator.

The request must include:

1. Full name of the student,
2. Name of the program,
3. Program start date,
4. Reason for withdrawal (optional),
5. Payment details for refund processing.

Requests are reviewed within **5 business days**.

8. Final Provisions

- This Policy applies to all GMA programs, regardless of duration or accreditation status.
- GMA reserves the right to update this Policy in accordance with legal requirements, ICF standards, and internal quality assurance processes.
- Changes take effect upon publication.

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