

# CANCELLATION, AND REFUND POLICY

*(For Intangible Products – Training Provider Services by Horizon Institution Sdn Bhd)*

## Cancellation Policy

### 1. Cancellation by Participant

- Participant may cancel their registration by submitting a written request to [institution@solidhorizon.com](mailto:institution@solidhorizon.com)
- A full refund will be provided only if the cancellation request is received at least 3 working days prior to the scheduled training date.
- No refunds will be issued for cancellation made less than 3 working days before the training begins.
- Once access has been granted to training materials, platforms, or course content, no cancellation or refunds will be allowed.

### 2. Non- Attendance

- Failure to attend a registered training session without prior notice will be considered a “no-show”. No refund or rescheduling will be provided in such cases.

## Rescheduling Policy

- Participants may request to reschedule their session to another available date by emailing [institution@solidhorizon.com](mailto:institution@solidhorizon.com) at least 48 hours in advance.
- Rescheduling requests made less than 48 hours before the session are subject to approval and course availability.
- Each participant is entitled to one-time rescheduling per course only.

## Refund Policy

Refunds will only be issued under the following circumstances:

- Cancellation of training by Horizon Institution Sdn Bhd due to unforeseen circumstance (e.g., insufficient enrollment, trainer unavailability, or technical issues).
- Duplicate payment or accidental over charges (with proof of transaction).
- Failure of service delivery where the participant is unable to access the training due to technical issues caused by Horizon Institution Sdn Bhd and the issue is not resolved or replaced.

## Refund Processing

- Approved refunds will be processed using the original payment method:
  - Online Bank Transfer: Within 3-5 working days.
  - Credit/Debit Card: Within 7-14 working days, depending on your bank or card issuer.  
(Kindly contact your card-issuing bank with regards to the duration of the credit refunds)

## Important Notes

- Refunds will not be granted for:
  - Change of mind after payment.
  - Incomplete attendance or early exit from the session.
  - Failure to meet technical requirements (e.g., internet connection, software compatibility)
  - Access to or download of digital materials (e.g., videos, slides, toolkits)
- Horizon Institution Sdn Bhd reserves the right to review, reject, or amend any refund or cancellation request that does not comply with the terms above.