

Refund and Cancellation Policy

Description

LAGAI INSTITUTE

Refund and Cancellation Policy

Applicable to all course enrolments, application fees and tuition payments

Last Updated: 26 July 2026

At **LAGAI Institute**, we aim for complete transparency in our financial dealings. This policy explains when application fees, tuition payments and enrolment deposits are refunded, and how to request a refund. Please read it carefully before making any payment, as it forms part of your enrolment contract.

Please read before you pay — our refund terms are limited:

- If you withdraw **before** your course starts, you receive **40% of tuition paid**.
- Once your course has started, **no refund is available** for any reason.
- Application, processing and placement fees are **never refundable**.
- Approved refunds are processed within **3 months**, and in all cases no later than **6 months**.

- If we cancel your course, you receive a **full 100% refund**.

1. Scope and Definitions

- **Course start date (commencement):** the first scheduled day of teaching for your cohort, as stated in your enrolment confirmation. Commencement is determined by this scheduled date, not by whether you personally attended.
- **Business day:** Monday to Friday, excluding public holidays in the Republic of Cabo Verde and any published Institute closure days.
- **Written notice:** an email or signed letter received by the finance office. Notice given verbally, to a tutor, or by non-attendance is not valid notice.
- **Tuition:** the course fee and any enrolment deposit. It does not include application, processing or placement fees, which are handled under Section 2.
- **Currency:** all fees and refunds are handled in Cabo Verdean escudos (CVE). Refunds are issued in the original currency of payment.

2. Application, Processing and Placement Fees

All **application fees, processing fees and placement fees** are **100% non-refundable**. These fees cover file evaluation, credential verification, administrative handling and technological processing. They are consumed when the work is carried out and are not returned regardless of the outcome of your application.

These fees are separate from tuition and are **excluded from any refund calculation** under Section 3.

The single exception: if we are unable to process your application at all — for example we close the intake before assessing your file, or you never receive a decision — the

fee is refunded in full.

3. Withdrawal Before the Course Starts

If you decide not to proceed and give us written notice **before your course start date**, you are eligible for a refund of **40% of the tuition you have paid**.

The remaining 60% is retained to cover costs the Institute has already committed on your behalf, including the reservation of your place, teaching and facility bookings, materials, and administrative processing. These costs are incurred when you enrol and are not recovered when a place is vacated.

When we receive your written notice	Tuition refunded
At any time before the course start date	40%
On or after the course start date	0% — no refund

The effective date of your withdrawal is the date the finance office **receives** your written notice, not the date you sent it or the date you stopped intending to attend. Notice must be sent to finance@laga-institute.org.

4. Withdrawal After the Course Has Started

No refund is available once your course has commenced. This applies regardless of how many sessions you have attended, and applies equally if you attend no sessions at all.

From the start date, your place is fully committed: teaching staff are engaged, materials are allocated and the place cannot be offered to another student. Any tuition still outstanding at the point of withdrawal remains payable in full.

If you are unable to continue for serious reasons outside your control, see Section 6.

5. Cancellation or Change by the Institute

The limits in Sections 3 and 4 apply only where *you* choose to withdraw. They do not apply where the Institute is at fault.

If we cancel a course, or postpone it, or make a significant change to it, you may choose **either**:

- a **full 100% refund** of all sums paid, including application, processing and placement fees; **or**
- a **transfer to the next available cohort** at no additional cost.

The choice is yours. A significant change means a change to the start date, the delivery mode (for example on-site to online), the location, the qualification awarded, or the total teaching hours.

Refunds under this section are **prioritised** and are issued within **30 business days** of the cancellation being announced or of your notifying us of your choice, whichever is later.

6. Exceptional Circumstances

Outside the terms above, the Institute may at its discretion grant a partial refund, a credit note, or a fee-free deferral to a later cohort where a student cannot begin or continue for serious documented reasons outside their control. These may include:

- serious illness, injury or hospitalisation, supported by medical documentation;
- bereavement of an immediate family member;

- refusal of a study visa or entry permit through no fault of the applicant;
- a natural disaster or civil emergency affecting the student's region.

Requests must be submitted in writing with supporting documentation within **30 days** of the circumstance arising. Decisions under this section are made case by case and do not set a precedent. In most cases a **deferral will be offered in preference to a refund**.

7. Deferral and Transfer

If you cannot attend your intended cohort, transferring is almost always better for you than withdrawing, because **your fees carry over in full** rather than losing 60%.

- A deferral requested **before the course start date** is granted once at no charge, subject to availability, and all tuition paid is carried over in full.
- A second deferral, or one requested after the course has started, is at the Institute's discretion and may attract an administrative charge.
- Deferred places must be taken up within **12 months**. Fees for places not taken up within that period are forfeited.

8. Instalment Plans and Recurring Payments

- You may cancel future scheduled instalments by giving written notice at least **5 business days** before the next billing date. We will confirm the cancellation in writing.
- **Cancelling your instalments is not the same as withdrawing from your course.** To withdraw you must give separate written notice under Section 3. Simply stopping payment does not cancel your enrolment and does not stop fees

becoming due.

- Instalments already paid are treated under whichever of Sections 3, 4 or 5 applies.
- If you withdraw before commencement having paid more than 40% of tuition, the difference is refunded. If you have paid less, no further amount is due and no refund arises.

9. How to Request a Refund

Refunds cannot be processed automatically or through our online checkout portal, as SISP interbank rules require reversals to be initiated by the merchant.

1. **Submit your request.** Email finance@laga-institute.org using the form in Section 11. Include your full name, enrolment reference, payment date and amount, and your SISP transaction reference if you have it.
2. **Acknowledgement.** We confirm receipt within **5 business days** and tell you if anything further is needed.
3. **Decision.** We verify the transaction against our records and the SISP merchant dashboard and issue a written decision within **15 business days** of receiving a complete request. If we decline, we explain why and how to appeal.
4. **Payment.** Approved refunds are returned to the original card or bank account used for payment.

Processing time

Approved refunds are processed **within 3 months** of approval. In exceptional cases — for example where a transaction requires extended interbank reconciliation or falls across a financial reporting cycle — processing may take up to a maximum of **6 months**.

You will receive written confirmation on the date the refund is released to the banking network. A further **7 to 14 business days** may then pass before the credit appears on your statement; this is your card issuer's settlement time and is outside our control.

We do not charge a fee for issuing a refund. Where your card was charged in a currency other than CVE, your issuer may apply its own exchange rate to the reversal, and any difference arising from currency movement is outside our control.

10. Complaints

If you disagree with a refund decision, write to the finance office and ask for the matter to be escalated. A senior officer who was not involved in the original decision will review it and respond within **15 business days**.

If you remain dissatisfied after the internal review, you may pursue the matter through the competent courts of the Republic of Cabo Verde. This policy and your enrolment contract are governed by Cabo Verdean law.

We ask that you complete the internal review before contacting your bank or card issuer, so that we have a fair opportunity to resolve the matter directly.

11. Cancellation Request Form

Complete and email this to the finance office. You may also write in your own words, provided you include the same details.

To: LAGAI Institute, Finance Office — finance@laga-institute.org

I hereby give written notice that I wish to cancel my enrolment in the following course:

Course name: _____

Cohort / intake: _____

Scheduled start date: _____

Enrolment reference: _____

Student name: _____

Address: _____

Total amount paid: _____

Date(s) of payment: _____

SISP transaction reference (if known): _____

Reason for cancellation (optional): _____

Date of this notice: _____

I confirm that I have read and accept the refund terms set out in this policy, including that refunds before commencement are limited to 40% of tuition and that no refund is available once the course has started.

12. Changes to This Policy

We may update this policy from time to time. The version in force on the date you enrolled is the version that governs your contract; later changes are not applied retroactively to your detriment. Material changes are notified by email to enrolled students.

LAGAI Institute — Finance Office

Email: finance@laga-institute.org

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