

# Payment

- **Terms & conditions**
- **Online Transfer**
- **Bank Transfer**

## **Terms & conditions**

The online payments and recurring card payments systems are provided by Konsumer Strategiez Pte Ltd. and its third party suppliers. The company may need to update these terms from time to time. Any changes will be immediately effective.

Please ensure you are aware of the current terms:

- Terms & conditions
- Refund policy
- Security
- Service provider
- Data protection
- Correspondence

## **Terms & conditions for using online Payment facility**

Please read these terms carefully before using the online payment facility. By using the online payment facility on this website you accept these terms. If you do not accept these terms do not use this facility.

## **Definitions & interpretation**

The terms used in this agreement have the meanings set out below unless the context requires otherwise:

- "Card supplier" means the institution which owns the debit or credit card you are using on the Online Payment Facility
- "Online payment facility" means the internet based payment system operated on behalf of the company.
- "Candidate's Account" means the account operated and maintained by the company to record the charges owed to it by an individual candidate
- "The Company " means IQ Konsumer Strategiez LLP, registered address 16, Raffles Quay, #33-03, Hong Leong Building, Singapore, 048581
- "You" means the individual setting up a payment via the online payment facility
- "Service Provider".....define

## **Conditions**

All payments are subject to the following conditions:

- You warrant that in using the online payment facility you are authorised to use the debit or credit card for the payment or payments you are making.
- Payments received will be posted to the candidate account to which you are making a payment within 48 working hours.

- The accreditation process will get initiated on the next working day after the receipt of payment.
- The Company will not accept liability for a payment not getting credited into the correct account due to any fault, including you providing an incorrect account number or other incorrect details necessary for processing the payments.
- The Company will not accept liability for a payment not credited into the correct account where payment is refused or declined by the Card Supplier for any reason whatsoever.
- If the Card Supplier declines payment for any reason, the Company assumes no obligation to bring this fact to your attention. It is your responsibility to check with the Card Supplier that payment has been debited from the debit or credit account.
- The Company will not be liable for any damages whatsoever arising out of or related to the use, inability to use, or the results of use of this site, any websites linked to this site, or the materials or information contained at any or all such sites, whether based on warranty, contract, tort, delict or any other legal theory and whether or not advised of the possibility of such damages.
- Any dispute on payment details shall be settled directly between You and the Card Supplier.
- The Company do not warrant that the services and/or software are error free or operate without interruption or are compatible with all equipment and software configurations and The Company give no warranty whatsoever as to the quality of information received through the services and/or Software. Other than as expressly set out elsewhere in this terms and conditions, all representations, warranties, conditions and terms express or implied whether statutory or otherwise are expressly excluded to the fullest extent permitted by law.

By accepting these terms and conditions, you authorise the Company to charge the debit or credit card account you have provided for the instalment term you have selected.

### **Refund policy**

The candidates are not required to pay any fees at the time of initial listing. They are required to pay the fees only after their nomination if approved by Unilever's Director.

If the candidate leaves the Accreditation program in between or any time before they complete their programme, the entire fee will be forfeited. The Company shall not refund any amount to the candidate.

Payments credited in error will be refunded after deducting bank charges incurred by the Company. You are required to provide accurate documentary evidence before any refund is processed.

### **Security**

All payment details which are entered through the Company payment gateway are encrypted when the candidate, or payer making payment, enters them. Communications to and from the Company's site are encrypted.

The Company shall not be liable for any failure by the candidate or payer making payment of fees to properly protect data from being seen on their screen by other persons or otherwise

obtained by such persons, during the online payment process or in respect of any omission to provide accurate information in the course of the online payment process.

### **Service provider**

Online payments of fees can be made by credit or debit card. These payments are not collected by the Company directly but by the service provider.

When a candidate makes an online payment they will receive a confirmation email. If confirmation mail is not received within 14 days from the date of payment, you are required to contact the Company to enquire about the acceptance of the payment. The Company shall not bear any responsibility for informing the candidate to check with the Company that the payment has been accepted.

### **Data protection**

The Company will collect (or may already hold) personal data relating to the candidate or payer making payment, including name, address and identification number of the candidate

By agreeing , the candidate, (and any payer making payment), accepts and consents to his/her personal data, as detailed in clause above, being provided to the service provider for sole purpose of the service provider offering and administering the online payment facility to the candidate, or payer making payment.

It is the responsibility of the candidate, or payer making payment, to ensure that all personal data provided to or held by the Company and/or provided to the service provider is clear and accurate. The Company will not be responsible for any losses suffered by the student, or payer making payment, as a result of inaccurate information being provided to the Company or the service provider.

The Company may use the personal information provided to it to contact the student, or payer making payment, to clarify or resolve any issues that arise in connection with any online payment made in respect of the fees.

### **Limitation of liability.**

Unless otherwise provided in this terms and conditions, the Company liability in contract, tort (including negligence or breach of statutory duty), statute or otherwise is limited to the reasonable cost of reprocessing the payment transaction(s) which was not processed correctly by the Company.

### **Currency:**

The Company will accept fees in GBP only.

### **Correspondence**

Advance notices, receipts and failed payment notices will be sent to the payer via email.

In case you are unable to use the payment Gateway, the company offers the option of remitting the same by international bank transfer to the company's bank account. The bank account details will be provided to the candidate via email.

Prior to remitting fees via bank transfer, kindly note that by doing so you agree to be bound by the terms & conditions indicated above regarding (1) Refund policy (2) Data protection (3) Limitation of liability and (5) Currency. If you do not agree with the terms kindly do not use this facility.

**NOTE:**

- The Company cannot accept liability for a payment not reaching the correct account due to you providing an incorrect account number / Account holders.name other incorrect details.
- The Company cannot accept liability for a payment not reaching the correct account where payment is refused or declined by the bank.
- It is candidate's responsibility to ensure that the correct and complete remittance details are posted on the portal after initiating the remittance
- Only upon the receipt of confirmation from the Company's bankers will the Company credit the amount of fees received to the candidate's account.
- The accreditation process will be initiated on the portal 72 hours after confirmation of the credit of fees to company's account.
- The Company shall not be responsible for any delay that may occur in the banking channel prior to confirmation of receipt of the amount of fees paid.
- Fee once paid will not refunded.