

*Updated: August 8, 2022*

## **Skilldizer Refund and Payment Policy**

Your purchase and payment for lessons/ classes shall be regulated by this Refund and Payment Policy.

**PLEASE READ IT CAREFULLY BEFORE MAKING A PAYMENT AS IT DETERMINES YOUR RIGHTS WITH REGARD TO YOUR PURCHASES, INCLUDING ESSENTIAL RESTRICTIONS AND EXCLUSIONS.**

Skilldizer strives to ensure a clear understanding of financial relations between Students and Tutors with respect to the services we provide. This policy applies to all services and features made available through the Website and any related Skilldizer mobile device application (collectively, the “**Skilldizer Platform**”). Capitalized terms used and not defined herein shall have the respective meanings ascribed to them in [Skilldizer Terms of Service](#).

### **Tutor-Student Transactions**

Skilldizer facilitates contracts between Users (Students and Tutors) by supplying a platform to request, deliver and pay for tutoring services. Skilldizer is only a platform and in no event shall be a party to any contracts between Tutors and Students or be responsible for any other service or materials provided by a Tutor. Skilldizer will in no way be responsible for monitoring any transactions between Students and Tutors.

### **Billing Currency and Foreign Exchange Risk**

Payment transactions will be processed in one of the available currencies as shown at checkout. Currently, the currencies available to make payments are USD, EUR, and GBP.

For your convenience prices may also be shown in your local currency other than USD, EUR, and GBP. In this case, the payment transactions will be processed in USD. The prices you see in currencies other than USD, EUR, or GBP are indicative (for guidance only).

Note that if your selected currency is (a) other than USD, EUR, GBP, or (b) different from your payment method's billing currency, your payment may be processed outside of your country of residence. As a result, certain fees may apply, such as international transaction fees and foreign exchange fees, and the amount listed on your bank statement may be different from the amount shown at checkout.

Skilldizer shall not be responsible for any such fees and currency fluctuations and Skilldizer hereby disclaims all liability in that regard.

We suggest you contact your bank or credit card company if you have any questions about the fees or the applicable exchange rates.

### **Processing Fee**

Skilldizer charges the students a processing fee for the use of the Skilldizer Platform. The processing fee will be applied to each purchase made on the Skilldizer Platform and shall be 5% and shall not exceed USD 10. The applicable processing fee will be displayed at checkout.

**The processing fee is non-refundable.**

We reserve the right to change the processing fee at any time and will provide the students with notice of any fee changes before they become effective.

### **Cancellation**

Lessons can be canceled up to 4 hours before the scheduled start time and rescheduled thereafter. Otherwise, you will be charged the full amount for the scheduled lesson, unless the Tutor agrees not to charge you at their discretion.

We reserve the right to charge the cost of the lesson that is canceled less than 4 hours before the scheduled start time on behalf of the Tutor, without the possibility of this amount being refunded to the student or transferred to other Tutors.

You can easily cancel or reschedule lessons/ classes through your Skilldizer account by clicking the corresponding button in 'My lessons' for the scheduled lesson within the timeframe specified in this section. You will be asked to provide a reason for cancellation which, in most cases, will be forwarded to your Tutor.

### **Change a Tutor**

You may request to change a Tutor after your first trial lesson without any additional charges, not more than twice. In case you decide to change a Tutor more than two times, any next lesson should be paid.

If the Tutor doesn't suit your needs or the lesson didn't take place, you can request (a) a free lesson with another Tutor that you'll choose on the Skilldizer Platform; or (b) a refund of the payment in accordance with the refund procedure described below.

In case your scheduled trial lesson didn't take place but was accidentally confirmed, you can request (a) the transfer of funds to another Tutor; or (b) a refund of the payment in accordance with the refund procedure described below.

### **Refunds**

You are required to send your refund request to [support@skilldizer.com](mailto:support@skilldizer.com).

If there are extenuating circumstances that caused you to miss the lesson/ class or cancel it at short notice, these refunds can be made at the Tutor's discretion, but the Tutor is not obligated to do so.

If you choose a refund option, its speed, and the availability of refunded funds on your bank account will depend solely on the terms and policies of your bank. The exact refund amount will depend on the USD to your payment method's currency exchange rate valid at the date the refund is initiated.

You may receive only one refund per request.

No refund will be issued in case the User has lost and/or forgotten their login credentials (username and passwords), which has resulted in the loss of data, temporary loss of access to the User's account, or any other inconveniences for the User.

No refund will be issued in case the User has lost connection due to the absence of Internet access, factory reset or updates.

In case you failed to submit a refund request within the period stated above, you can still request us to return the funds to your Skilldizer account balance. Such funds may subsequently be used to schedule lessons/ classes with any other Tutor.

### **Refund Procedure**

To request a refund, please email [support@skildizer.com](mailto:support@skildizer.com) with the following information:

- Date and time of the lesson
- Reason for requested refund
- Name of your Tutor

The refund decision shall be made within 30 calendar days.

To the fullest extent permitted by law, any refunds at any time are at our sole discretion only.

### **Chargeback Related**

In the event of a chargeback by banks or third-party payment processors in connection with your purchase of any lesson/ class, you agree that we may suspend access to all accounts you have with us.

Fees and expenses, incurred as the result of chargebacks or other payment disputes brought by you, your bank, or a third-party payment processor, shall be covered by you.

### **Expired Account**

In case you haven't logged into your Skilldizer account for more than 180 days, your account will be suspended, and your remaining balance will expire.

### **Deletion of an Account**

If you decide to delete your Skilldizer account, your remaining balance will expire.

In case Skilldizer suspends or terminates your account due to the breach of any of our policies, you understand and agree that you shall receive no refund or compensation for any unused balance or scheduled lessons/ classes.

### **Payment Services**

Payment processing on the Skilldizer Platform is provided by third-party payment processors including, but not limited to Tap Payments, PayPal, Payoneer and Wise, allowing us to (a) bill the students in lieu of directly processing the credit/debit card information; and (b) enable payouts to the Tutors.

For the avoidance of doubt, payment made by the Student to Skilldizer shall satisfy the student's obligation with respect to the payment to the Tutor for the tutoring services provided via the Skilldizer Platform.

We use an integrated iframe for checkouts from the third-party payment processors and Tutors get payment for each confirmed lesson/ class. Correspondingly all transactions are secured as third-party payment processors use SSL encryption protection.

**Data Provided by You**

You agree and understand that billing information, which you provide to make payment for lessons/ classes via the Skilldizer Platform, is processed by third-party payment processors only. Skilldizer does not collect, store, or otherwise process your billing information.

You agree that Skilldizer will not be responsible for any failures of the third party to adequately protect such information. The processing of payments will be subject to the terms, conditions, and privacy policies of third-party payment processors in addition to this policy.

You acknowledge that we may change third-party payment processors and require them to transfer your information to other service providers that encrypt your information using secure socket layer technology (SSL) or other comparable security technology.

**Payments**

Payment methods available on the Skilldizer Platform are as follows:

- Visa/Mastercard
- American Express
- PayPal
- Knet
- Apple Pay

All payments for the use of the Skilldizer Platform and the tutoring services shall be made through the Skilldizer Platform.

Students are liable for all transaction fees related to the payments for the use of the Skilldizer Platform and the tutoring services.

**Payouts**

Tutors get payments for each confirmed lesson/ class. To receive the payment Tutors should use one of the third-party payment processors available on the Skilldizer Platform for the secured transactions.

Please note that third-party payment processors charge a fee for every transaction. Such transaction fees shall be deducted from the respective payout amount and will be displayed within the Skilldizer Platform functionality.

**Other**

Skilldizer is not a bank or any type of financial institution and does not provide any financial services or advice. Any payments made via the Skilldizer Platform are made solely for the purpose of access, facilitation, and delivery of the tutoring services between Students and Tutors. Such payments may not be made and used for any fraudulent, criminal, or illegal activity as defined by the law.