ONLINE PAYMENT AND REFUND POLICY

Organisation: Social Health Growth Ltd / SHG Academy
Jurisdiction: Singapore
Effective Date: 15 January 2026
Policy Owner: Management
Review Frequency: At least annually or when applicable laws, payment arrangements or business practices change

1. Purpose

This Online Payment and Refund Policy establishes the terms and conditions governing online payments made to Social Health Growth Ltd / SHG Academy (“SHG”, “we”, “us” or “our”) for courses, training programmes, consultancy services, events, products, donations where applicable, and other services offered by SHG.

The policy is intended to provide clear, transparent and consistent procedures for payment processing, payment verification, refunds, cancellations and administrative checks.

This Policy shall be interpreted in accordance with applicable laws and regulations of Singapore.

2. Accepted Payment Methods

SHG may accept payments through approved online payment platforms and payment service providers, including but not limited to:

1. Visa;
2. Mastercard;
3. American Express (AMEX);
4. China UnionPay;
5. Alipay;
6. WeChat Pay;
7. PayNow;
8. Bank transfer;
9. QR-code payments;
10. Online payment gateways;

11. Other electronic payment methods approved by SHG from time to time.

The availability of a particular payment method may depend on the customer's location, payment provider, transaction amount, currency, technical availability and applicable payment-provider requirements.

SHG reserves the right to add, suspend or discontinue any payment method without affecting payments that have already been successfully completed.

3. Payment Authorisation

By making an online payment, the customer confirms that:

- the payment information provided is accurate and complete;
- the customer is authorised to use the selected payment method;
- the customer has reviewed the relevant product, service, course, event or programme information;
- the customer agrees to the applicable terms and conditions;
- the customer understands the applicable cancellation and refund provisions; and
- the transaction is made for a lawful purpose.

A payment shall be regarded as received only when SHG or its appointed payment service provider confirms successful receipt of the transaction.

A payment showing as “pending”, “failed”, “reversed”, “cancelled”, “declined” or otherwise unsuccessful shall not be regarded as a completed payment.

4. Payment Processing and Third-Party Fees

Payments may be processed through third-party payment service providers.

The customer acknowledges that payment processing may be subject to:

- transaction fees;
- foreign exchange charges;
- bank charges;
- payment gateway charges;
- card issuer charges;
- payment-provider limits; or

- other charges imposed by the relevant financial institution or payment service provider.

Where applicable and where legally permissible, such third-party charges may be deducted from an approved refund if the charges have actually been incurred by SHG and are non-recoverable.

SHG will not be responsible for delays caused solely by banks, card issuers, payment gateways, payment networks or other third-party payment service providers.

5. Payment Verification and Administrative Checks

SHG may conduct reasonable administrative and payment verification checks before confirming an enrolment, service, order or refund.

Such checks may include:

- verification of the transaction reference;
- verification of payment status;
- verification of customer identity;
- verification of order or enrolment information;
- checking for duplicate payments;
- checking for suspected fraudulent or unauthorised transactions;
- checking whether the payment corresponds to the requested product or service;
- checking compliance with the applicable cancellation and refund terms; and
- any other reasonable administrative checks necessary to protect SHG and its customers.

SHG may request supporting documentation where reasonably necessary.

6. General Payment and Refund Principle

Payments made to SHG are generally non-refundable once the transaction has been successfully completed, except where a refund is approved under this Policy, the applicable terms and conditions, or where a refund or other remedy is required by applicable Singapore law.

A customer does not automatically acquire a right to a refund merely because the customer changes their mind, fails to attend, fails to use the service, or no longer requires the product or service, unless otherwise provided by the applicable terms, SHG's refund policy or applicable law.

Nothing in this Policy is intended to exclude, restrict or override any statutory right or remedy that cannot lawfully be excluded or restricted under Singapore law.

7. Valid Grounds for Refund Consideration

A refund may be considered where the customer provides valid supporting documentation and the request satisfies SHG's refund requirements.

Examples may include:

- duplicate payment;
- payment made in error;
- SHG's failure to provide a paid service where SHG is responsible for the failure;
- cancellation expressly permitted under the applicable terms and conditions;
- an approved administrative error;
- an unauthorised or fraudulent transaction, subject to verification;
- technical payment errors resulting in an unintended duplicate charge; or
- another circumstance where SHG determines that a refund is appropriate or where a refund is required by applicable law.

For services, courses, training and events, the refund eligibility may also depend on whether the service has already commenced, been substantially delivered, or been consumed by the customer.

8. Refund Documentation Requirements

A customer requesting a refund may be required to provide sufficient documentation, including:

- full name;
- contact details;
- order or invoice number;
- payment transaction reference;
- date and amount of payment;

- payment method used;
- reason for the refund request;
- relevant supporting documents;
- proof of payment; and
- any other reasonable information required for verification.

SHG may reject or place on hold a refund request where the information provided is incomplete, inconsistent, inaccurate or insufficient to verify the transaction.

9. Refund Request Deadline

Unless a different period is expressly stated in the applicable product, service, course, event or contract terms, a refund request should be submitted as soon as reasonably practicable after the relevant event giving rise to the refund.

Refund requests submitted after the applicable refund period may not be considered, subject always to any rights or remedies available to the customer under applicable Singapore law.

SHG will not treat this administrative deadline as excluding any statutory right that cannot legally be excluded.

10. Refund Assessment

All refund requests are subject to administrative review and verification.

SHG may assess:

1. whether the payment was successfully received;
2. whether the payment relates to the customer's stated transaction;
3. whether the stated reason qualifies under the applicable refund terms;
4. whether the customer has provided sufficient supporting documentation;
5. whether the relevant product or service has already been provided;
6. whether any third-party payment charges have been incurred;
7. whether there are duplicate, disputed, fraudulent or suspicious transactions; and
8. whether any statutory consumer rights apply.

SHG reserves the right to request additional information before approving or rejecting a refund.

11. Refund Processing Time

Where a refund has been approved, SHG will initiate the refund within forty-eight (48) hours after completion of the necessary administrative checks and approval of the refund, unless a longer period is required because of circumstances outside SHG's reasonable control, including payment-provider, banking, clearing or cross-border processing delays.

The actual time for the funds to appear in the customer's account may depend on the relevant bank, card issuer, payment gateway or payment service provider.

The 48-hour period refers to SHG's processing or initiation of an approved refund and not necessarily the time required for the customer's bank or payment provider to credit the funds.

12. Refund Claims Not Properly Submitted

Where a customer does not provide the required documentation or information within the applicable refund period, SHG may be unable to process the request.

Where a customer has been specifically requested to provide supporting documentation and fails to do so within a reasonable period, SHG may close the refund assessment.

However, this provision does not remove or limit any mandatory statutory rights or remedies available under Singapore law.

13. Original Payment Method

Where reasonably practicable, approved refunds will be returned through the original payment method.

For example:

- Visa payment → refund to the relevant card/payment account;
- Mastercard payment → refund to the relevant card/payment account;
- AMEX payment → refund to the relevant card/payment account;
- China UnionPay → refund through the relevant payment channel;
- Alipay → refund through the relevant Alipay transaction/payment channel;
- WeChat Pay → refund through the relevant WeChat Pay transaction/payment channel;

- PayNow or bank transfer → refund to an appropriately verified bank account.

SHG may request additional verification where the refund cannot be returned through the original payment method.

14. Currency and Foreign Exchange

Where a payment was made in a foreign currency, the amount ultimately received by the customer may differ from the original amount because of foreign exchange movements, banking charges or payment-provider conversion rates.

Where applicable, SHG will process the refund according to the rules and capabilities of the relevant payment provider.

15. Chargebacks and Payment Disputes

Customers are encouraged to contact SHG first to resolve genuine payment or refund issues.

Where a customer initiates a card chargeback, payment dispute or similar process with a bank or payment provider, SHG may provide relevant transaction records and supporting documentation to the payment provider or financial institution for investigation.

Nothing in this clause prevents a customer from exercising any legal or statutory rights available to them.

16. Fraud, Abuse and Unauthorised Transactions

SHG reserves the right to investigate transactions that appear to be fraudulent, unauthorised, duplicated, manipulated or otherwise suspicious.

Where appropriate, SHG may:

- suspend processing;
- delay fulfilment;
- request additional verification;
- cancel the transaction;
- cooperate with payment providers, banks or relevant authorities; and/or
- take other lawful action to protect SHG, customers and payment systems.

17. Donations

Where a payment is a donation rather than a purchase of goods or services, the donation may generally be treated as non-refundable once successfully processed, except where:

- the donation was made in error;
- the donation was duplicated;
- the transaction was unauthorised or fraudulent;
- SHG agrees to a refund following verification; or
- a refund is required by applicable law.

Where a donation is made through a third-party fundraising or payment platform, the platform's applicable rules may also apply.

18. Compliance with Singapore Law

This Policy is intended to operate consistently with applicable Singapore laws and regulations.

In particular, SHG recognises that consumer transactions may be subject to the Consumer Protection (Fair Trading) Act 2003 (CPFTA), which addresses unfair practices in consumer transactions. The CPFTA prohibits, among other things, conduct that may deceive or mislead consumers or involve taking advantage of consumers in certain circumstances.

Certain contractual exclusion or limitation clauses may also be subject to the Unfair Contract Terms Act 1977, including applicable reasonableness requirements.

Accordingly, no provision of this Policy shall be interpreted as excluding or restricting a consumer's statutory rights where such exclusion or restriction is prohibited by Singapore law.

19. Policy Priority

Where there is a conflict between this Policy and a mandatory requirement of Singapore law, the mandatory legal requirement shall prevail.

Where a specific product, service, course, event or contractual agreement contains a separate refund or cancellation policy, that specific policy shall apply to the extent that it is lawful and has been properly communicated to the customer.

20. Customer Acceptance

Before completing an online payment, customers may be required to confirm that they have read and accepted the applicable payment, cancellation and refund terms.

Completion of payment constitutes confirmation that the customer has had the opportunity to review the applicable terms before making payment, subject to all mandatory rights under Singapore law.

21. Policy Review

SHG may amend this Policy from time to time to reflect changes in:

- Singapore laws and regulations;
- payment technologies;
- payment service providers;
- business operations;
- cybersecurity requirements;
- customer protection requirements; or
- internal administrative procedures.

The latest version published or otherwise properly communicated by SHG shall apply to future transactions.

22. Contact for Refund Requests

Refund requests should be submitted through SHG's designated customer service or administrative channel and should include the relevant payment and supporting documentation.

Subject: Refund Request – [Order/Invoice/Transaction Number]

SHG may request additional documentation before commencing the refund assessment.

IMPORTANT CUSTOMER NOTICE

Please review your order, course, programme, event or service details carefully before making payment. Payments are generally non-refundable after successful completion of the transaction unless a refund is approved under the applicable refund policy, the specific terms of the transaction, or is required by applicable Singapore law.

Approved refunds will normally be initiated by SHG within 48 hours after completion of the required administrative checks and approval. The customer's bank, card issuer or payment provider may require additional time to credit the refunded amount.

Nothing in this Policy is intended to exclude or restrict any consumer right or legal remedy that cannot lawfully be excluded or restricted under Singapore law.

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Approved By: Management, Social Health Growth Ltd / SHG Academy