
Payment, Refund and Cancellation Terms

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Approved by the Awarding Authority. Applies to every purchase made at the Auto DigitID Africa checkout, alongside the Learner Terms and Conditions and the Learner Privacy Notice.

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Definitions

- **Access period:** the twelve months of course access you buy. It begins on the day your enrolment is created.
- **Calendar day:** any day, including weekends and public holidays. Times in these Terms are East Africa Time.
- **Order confirmation:** the email we send you after Paystack confirms your payment. It contains your receipt, your order summary (what you bought, its access period, the assessments included, the price and the currency you paid) and a copy of these Terms, the Learner Terms and Conditions and the Learner Privacy Notice, in a form you can keep. You receive it when it reaches the email system for the address you gave at checkout. If it is returned to us as undeliverable, or we cannot establish that it was delivered, we send it again, and your cancellation period (section 4) runs from the later delivery: we never rely on an earlier sending to shorten that period.
- **Programme price:** the price you pay for a course in full, after the applicable rate (standard, student, Academic Partner, Challenge, Founding Cohort or a promotion) is settled. It is shown before you pay.
- **Summative assessment:** an assessment whose result counts towards a credential: a module assessment, the final exam, a practical assessment or an assessed challenge. You **start** one when you open an attempt at it or submit anything for it. Lessons and practice activities are not summative assessments.
- **Working day:** Monday to Friday, excluding public holidays in Kenya.
- **Total Plan Price:** under the Flexible Payment Plan, your price for the credential (after the applicable rate is settled) plus any plan premium. It is shown before you pay. It is used only in section 14, which is not yet offered.

1. What you are buying

Twelve months of access to the course you choose, its assessments and, when you pass, the credential. Buying a course or an assessment gives you the opportunity to be assessed; it does not guarantee that a credential will be awarded.

Prices and currency. Prices are set and shown in US dollars. The amount shown on the payment page before you pay is the full amount you pay, including any VAT or other tax that applies to your purchase; your receipt shows any tax (section 19). You may pay in Kenyan shillings and, where your card and our payment provider support it, in US dollars; if you are in Kenya, shillings are selected first and you may choose US dollars where they are offered. Before you are sent to Paystack, the payment page shows the final amount you will be charged, in the currency you chose. That is the amount taken.

- **In US dollars (card only, where offered):** you are charged the dollar price exactly. If your card is in another currency, your card issuer converts it at its own rate and may add its own fees; we do not control either.
- **In Kenyan shillings (card or M-Pesa):** the shilling amount is calculated as set out below, shown before you pay and fixed for that order. M-Pesa payments are made in Kenyan shillings.

How the shilling amount is calculated.

- **The market rate.** We read the US dollar to Kenyan shilling market rate from published sources of market exchange rates (at present, the open access rates of ExchangeRate-API and, if it does not answer, the open currency-api rates served through jsDelivr). When both sources answer, we do not use a reading if they differ by more than 2%. We also do not use a reading that is more than 5% away from the last reading we accepted. We take a new reading at most every six hours, and we never use a reading that is more than 72 hours old. We record with your order the source used and the time it published the rate.
- **When the rate is taken.** The reading used is the one in force when your order is created, which is when you press "Continue to payment". It is recorded with your order.
- **The margin.** We add an exchange-rate margin of 3% to the market rate (the market rate multiplied by 1.03), rounded to two decimal places. The result is the rate shown on the payment page. The margin covers currency movement between the day you pay and the day we are paid, and it applies only to payments in shillings.
- **Rounding.** The US dollar price is multiplied by that rate, and the result is rounded up to the next whole shilling.
- **What you see before you pay.** The market rate and when it was published, the margin (3%, and its amount in shillings for your order), the rate used and the final amount in shillings.
- **No safe rate.** We never set the shilling rate by hand. If no rate from those sources can be used, payment in shillings is not offered until one can; you may still pay in US dollars where they are offered.

Example. With a market rate of KES 129.10 to US\$1, the rate with the margin is KES 132.97 (129.10 multiplied by 1.03 is 132.973, rounded to two decimal places). A US\$250 price is then KES 33,243 (250 multiplied by 132.97 is 33,242.50, rounded up to the next whole shilling).

Fees. We add no card, M-Pesa or Paystack fee to the price. The total shown on the payment page before you pay is the total we charge you; Paystack's charges for processing your payment are paid by us and are never added to it. Any fee charged by your own bank, card issuer or mobile-money provider under its own terms (for example, for converting the payment when your card is in a currency other than Kenyan shillings or US dollars) is that provider's fee, not ours, and we do not receive it. The exchange-rate margin of 3% on payments in shillings is our only addition to the market rate, and it is shown before you pay, as a percentage and as an amount in shillings.

Refunds and the exchange rate. A refund is paid in the currency you paid. A shilling payment is refunded in shillings, at the shilling amount you paid (or the shilling part being refunded), whatever the exchange rate has done since; a US dollar payment is refunded in US dollars. We do not deduct exchange-rate differences or Paystack's fees from a refund. If your card issuer converted your payment, the amount it credits back to you may differ from what it charged, because of its own rates; this does not limit any remedy you have for our own error or under the law.

2. How payment works

Payment is taken by Paystack, our payment provider, on its payment page. You enter your card details, or your M-Pesa details, on Paystack's page: they never reach our servers, and we never see or store your full card number, your card security code or your M-Pesa PIN. From Paystack we receive and keep a payment reference, the amount, the currency, the payment method type (card or mobile money) and the time of payment; we do

not keep card details for a payment. Your course enrolment is created once we have checked the payment with Paystack. Paystack processes your payment details to take the payment for us and, for some purposes of its own (such as preventing fraud and meeting its legal obligations), under its own privacy policy. Paystack's terms are at <https://paystack.com/ke/terms> and its privacy policy at <https://paystack.com/ke/terms#privacy> (Paystack Payments Kenya Limited). Our Learner Privacy Notice explains how we protect what we keep.

3. Founding Cohort 2026

Learners who place an eligible order by 31 December 2026 and pay for it within 48 hours qualify for Founding Cohort 2026 status and pay the Founding Cohort 2026 rate shown at checkout. The designation appears on their credential profile only if they subsequently earn the relevant credential. Founding status does not guarantee certification or waive assessment requirements.

- **Eligible purchase:** a purchase of a credential's Certification route, including Certification Plus, that checkout shows at the Founding Cohort 2026 rate.
- **Completed by 31 December 2026:** you placed your order at checkout, accepting these Terms, by 23:59 East Africa Time on 31 December 2026, and Paystack confirmed your payment within 48 hours of when you placed it. An order that is not paid within those 48 hours expires and cannot be paid at the Founding Cohort 2026 rate; you may place a new order at the rate then shown. A purchase that is cancelled under section 4, or refunded in full, does not qualify.
- **When the designation is shown:** once you have earned the credential and nothing you owe for it is unpaid. Once shown, it stays on your credential profile for as long as the credential remains valid; it is removed only if the credential is withdrawn under the Academic Integrity Policy or is no longer valid.

4. Cancelling within seven days

You may cancel your purchase for any reason within seven calendar days of the later of payment and receipt of your order confirmation, and receive a full refund. Starting lessons, practice activities or a summative assessment during those seven days does not end this right. This contractual cancellation right is in addition to, and does not limit, any cancellation right or other remedy you have under applicable law (section 15).

- **How the seven days are counted:** day one is the calendar day after the later of the day Paystack confirms your payment and the day you receive your order confirmation (see Definitions). The period ends at 23:59 East Africa Time on day seven. Your order confirmation states that date and time; if we have to send it again, we tell you the new date and time.
- **If you have already been assessed:** when you cancel, any result, badge or credential from that purchase is withdrawn, because the purchase is refunded.
- **How to cancel:** email support@autodigitid.africa, or reply to your order confirmation, with your order reference and a sentence saying that you cancel. A request we receive within the seven days is in time, even if we act on it later. If you write from an email address other than the one you used at checkout, we may ask you to confirm the request from that address; your request still counts from the day we first received it.
- **Acknowledgement:** we confirm that we have received your cancellation by email, with a cancellation reference, no later than the end of the next working day.
- **Your refund:** everything you paid for the purchase, in the currency you paid, with no deduction, paid as section 12 describes. Your course access ends when the refund is approved.

5. After seven days

After the seven days in section 4, a change of mind does not entitle you to a refund, because the assessment and marking are what the fee pays for. This does not affect any refund or other remedy if we do not provide what you paid for or it is not as described (sections 10 and 17), if a payment was taken in error or without your authority (sections 11 and 16), under section 18, or under the law, including any cancellation right the law gives you (section 15).

Pausing your access. If your circumstances change, you may pause your access once for each purchase. This pause is in addition to, and does not limit, any remedy the law gives you or any adjustment under the Accommodations Procedure.

- **Who can pause:** a learner whose access period has not ended, who has no summative assessment attempt open, and who has no supervised sitting booked within the next 10 working days.
- **How to ask:** email support@autodigitid.africa with your order reference and the date you want the pause to start, which cannot be earlier than the day you ask. You do not have to give a reason.
- **Our answer:** within 5 working days of your request. If you meet the conditions above, we grant the pause and confirm in writing its start and end dates and the access time you have left. If we refuse, we tell you why, and you may ask for the decision to be reviewed by a director. A second pause, or a pause you are not eligible for, may be considered under section 18.
- **How long:** at least 30 calendar days and up to twelve months. You may end the pause early by emailing us, and your access is restored within 2 working days of your email. At the end of the pause, your access resumes automatically.
- **What a pause does:** it suspends the access time you have left; it does not add a new twelve-month period. For example, if you pause with eight months remaining, you have eight months when you return. While your access is paused you cannot open the course or its assessments; your completed work, results and progress are kept. Any deadline that is counted within your access period moves by the length of the pause.

6. Failing is not a reason for a refund

Failing an assessment, not completing the course, missing an assessment deadline or not achieving the credential does not create a right to a refund. What follows a fail is the retake route set out in the assessment rules. This does not affect a remedy under sections 10, 15 or 17, for example if an assessment was not provided as described.

7. Everything you buy is yours alone

Course access, assessment attempts, assessment bookings, included retakes, discounted rates and credentials belong to the registered learner. They cannot be sold, transferred or reassigned to another person, except by a substitution in a corporate or institutional booking, as follows.

- **Who may ask:** the organisation that paid for the place, in writing to support@autodigitid.africa, naming the original learner and the new learner.
- **The deadline:** before the original learner has opened any lesson or started any assessment for that place and, for a place in a scheduled cohort, no later than 5 working days before the cohort starts.
- **What happens:** we confirm or refuse the substitution within 5 working days of the request; if we refuse, we tell you why, and we consider reasonable exceptions (for example, where the original learner only signed in and used nothing). The new learner accepts the Learner Terms and Conditions and the Learner Privacy Notice before starting; the access period begins when the new learner's enrolment is created; the original

learner's access to that place ends, and the original learner's assessment record is not transferred. Each place may be substituted once, free of charge.

- **The organisation's contract:** where the organisation's signed contract with us expressly provides otherwise, the contract applies to that extent, subject to any right the law gives the learner.

8. Included retakes

Where your purchase includes a retake, it covers one further attempt at the component you did not pass, within your access period. An included retake is personal to you and cannot be transferred, exchanged for another assessment component, credited against another credential or a renewal, or refunded; it expires with your access period and has no cash value.

9. Supervised assessment bookings

Supervised delivery of the final exam or practical, where offered, is a separately priced service, and its price and any rescheduling fee are shown before you book. You may cancel it for a full refund, or reschedule it once free of charge, if you tell us at least 10 working days before the day of the booked sitting. Later than that, a change needs the rescheduling fee or a new booking, unless you have an approved accommodation or special consideration, or section 18 applies. The rescheduling fee for each supervised service is a fixed amount set in our published price list; it is never more than our reasonable cost of the change that cannot be recovered by rebooking, and never more than half the price of that service. No rescheduling fee is charged for a service until its fee has been published. If we cancel or move a sitting, section 10 applies and no fee is charged. Supervision provided as an accessibility adjustment is free.

10. If we cannot deliver

If Auto DigitID cancels a booked assessment or cannot provide what you paid for, you choose a new date at no cost or a full refund of the part that was not delivered. We tell you as soon as we know, and you have 14 calendar days to choose; until you choose, nothing is taken from you. A separately priced service that is not delivered (such as a supervised sitting) is refunded at its full price. If our failure means that you can no longer earn the credential you bought, you choose an equivalent route to it that you accept, or a full refund of everything you paid for it. If we can no longer provide a course itself, section 17 applies.

11. Duplicate or failed payments

A payment taken twice, or taken for an order that could not be fulfilled, is refunded in full without question. We start the refund within 2 working days of finding the error or of your telling us about it, and we tell you by email.

12. How refunds are paid

Refunds normally go back to the original payment method through Paystack, in the currency you paid, for the amount these Terms set, with no deduction for exchange-rate differences or payment fees (section 1). A partial refund is the relevant share of the amount you paid, in the currency you paid. We start every refund that is not in dispute no later than 7 working days after we receive your request, or sooner where the law requires; for a cancellation under section 4 or a payment under section 11, your request is all we need. A refund has three steps, and we tell you by email at each one.

- **Review:** we acknowledge your request by the end of the next working day and decide it within 5 working days of receiving everything we need. A cancellation under section 4, or a payment under section 11, needs

only a check of the facts: that the request was in time, or that the payment was taken twice or for an order that could not be fulfilled.

- **Approval and instruction:** once a refund is approved, we instruct Paystack within 2 working days and email you the refund reference.
- **Provider processing:** your bank, card issuer or mobile-money provider then credits you. For cards this usually takes up to 10 working days after we instruct Paystack, depending on your bank. This step is run by the payment providers, but it does not reduce what we owe you: if you have not received your refund 10 working days after we instructed it, contact us with the refund reference and we will trace it, and if it cannot be completed we pay it another way, as below.

If a refund cannot be paid to the original payment method (for example because the card account has been closed, because the payment is too old for the payment provider to refund, or because the provider cannot refund that payment for another reason), we still pay it, at no cost to you, by bank transfer or M-Pesa to an account in your name that you give us, after confirming the amount, the currency and the method with you in writing. Your right to a refund does not depend on whether the payment provider can process it.

With every refund, in full or in part, we send you a credit note that refers to your original receipt (section 19).

13. What we keep

For each order we keep: your name, email address and country; the course, the price and the rate applied; the currency and, for a shilling payment, the market rate, the margin, the rate used and its source; the IP address the order came from; the time of your order; the version of each set of terms you accepted, and when; the payment reference, the amount, the currency, the payment method type and the time of payment; the receipts, invoices and any credit notes we issued (section 19); and the records of any cancellation, refund, pause, substitution or payment dispute, including our correspondence with you about it.

We keep them to perform our contract with you, to meet our legal obligations (including accounting and tax), and for our legitimate interests in preventing fraud and in resolving disputes and legal claims. Order, payment, receipt, invoice, refund and credit-note records are kept for 7 years from when they are made, to meet our accounting and tax record-keeping obligations under Kenyan law, and longer only if a legal claim or investigation needs them. For each cancellation, refund, pause, substitution or payment dispute, a summary of the request and of the outcome is kept with the order record; the rest of our correspondence about it, and any supporting documents you send, are deleted 24 months after the matter is closed, unless a legal claim needs them. Records of the terms you accepted are kept for as long as your account and assessment records are kept. A request for special consideration or an adjustment is kept with your assessment record, not with your order record, as the Accommodations Procedure sets out. Our Learner Privacy Notice explains every period, who else handles the data, and your rights.

14. The Flexible Payment Plan (not yet offered)

Not yet offered; not in force. The Flexible Payment Plan is not offered to anyone, and nothing in this section 14 applies to any purchase. No instalment, plan premium or AutoPay authority can be taken under it. It will be available only after a later revision of these Terms that brings it into force has been approved and published, and only to a buyer who accepts that revision at checkout. The text that follows is kept for reference only; that later revision will replace it.

15. Your statutory rights

Nothing in these Terms excludes, limits or replaces any cancellation, refund or other right that you have under applicable law. Where applicable law gives you a greater right than these Terms, that legal right applies. For example, the law may give you a right to cancel if, before you paid, we did not give you information the law requires or a chance to correct mistakes in your order, or if we did not give you a copy of this agreement as the law requires. Such a right applies in addition to section 4, and starting a course or an assessment does not end it.

16. Unauthorised or incorrect payments, and payment disputes

If you believe a payment was unauthorised or incorrect, contact us promptly at support@autodigitid.africa with the payment reference, so that we can investigate it.

- **What we do:** we acknowledge your report by the end of the next working day and give you our findings within 10 working days. If we need longer, we tell you why and when you will hear from us, which is no later than 30 calendar days after your report.
- **Evidence:** we may ask for the payment reference, the date and the amount, and a copy of the entry on your statement. We never ask for your full card number, your card security code, a PIN or a password.
- **If we find an error,** we refund it under sections 11 and 12.
- **If you are not satisfied** with our findings, you may ask for them to be reviewed by a director of Auto DigitID, who replies within 10 working days.
- **Your other rights:** nothing in these Terms limits any right you have to raise a payment dispute or chargeback with your card issuer or your payment provider, to complain to a regulator or a court, or to use any other remedy under applicable law. We do not require you to use our process first. Each of those routes may have its own conditions and time limits, and our review does not pause them.
- **No penalty:** we never charge a fee, restrict your access or take any other step against you because you raised a dispute in good faith.
- **Chargebacks:** if you raise a chargeback, we answer it through Paystack with the records of your order. Raising a chargeback in good faith does not by itself restrict your access. We may restrict access to the purchase concerned only as a proportionate, temporary security step where there is separate evidence of fraud, or once the payment has finally been reversed and the purchase is left unpaid. We tell you the reason where the law allows, we do not restrict your other purchases, and we lift the restriction, adding back any access time lost, as soon as its reason ends. If the chargeback is decided in your favour, the purchase is treated as refunded.
- **Fraud and double recovery:** we may investigate a payment we suspect is fraudulent, and may hold the order for review while we do. A person looks at it within 2 working days, and within 5 working days we release the order, explain our decision, or tell you why we need longer and until when. A risk flag is not treated as proof of fraud, we ask only for the information we need, and any access time lost while the order is held is added back. A payment is refunded only once: if a chargeback has returned money to you, we do not refund that amount again, but we refund any remaining amount due; if we have refunded you, we ask Paystack to close any chargeback on the same payment.

17. Changes to a course

We keep our courses current. What a change means for you depends on its kind.

- **Routine updates:** we may correct, refresh, reorder or replace lessons, examples, tools and practice material, and issue new releases of the framework, at any time, as long as the course still delivers the learning

outcomes, the assessment components, the included benefits and the credential described on the product page when you bought it. A routine update gives no right to a refund.

- **Changes to an assessment:** we tell you at least 30 calendar days before a change to an assessment's format, length or pass requirement applies to you. An attempt you have already started is completed and marked under the rules in force when you started it. If a change is needed sooner, to protect the integrity of an assessment or to comply with the law, we tell you as soon as we can, and you may reschedule a booked attempt without charge.
- **Material changes:** a material change is one that removes or substantially reduces a learning outcome, an assessment component, an included benefit (such as a retake or a revision clinic) or the credential described on the product page when you bought it. We tell you at least 30 calendar days before it applies to you, and ask you to choose, in writing: to continue on the changed course; to finish, within your access period, on the version you bought, where we can still offer it; or to cancel and receive the refund set out below. We do not treat silence as agreement to the change: until you choose, you keep the version you bought where we can still offer it.
- **Discontinuation:** if we stop offering a course you have bought, we tell you at least 60 calendar days before your access to it ends, and you keep the course and its assessments until then. If you cannot finish in that time, you choose a transfer to the closest equivalent course we offer, at no extra cost, or the refund set out below.
- **The refund:** if you have not started a summative assessment, everything you paid. If the change or the discontinuation means that you can no longer earn the credential you bought, and you do not accept an equivalent route to it, everything you paid. Otherwise, everything you paid less the value of the learning already supplied: 60% of the programme price, shared equally between the course's modules, for each module you have completed. The other 40% of the programme price, the value of the final assessment and the credential, is always refunded if you can no longer sit the final assessment.

18. Exceptional circumstances and hardship

If serious illness or injury, the death or serious illness of a close family member, or another serious event outside your control stops you studying or affects an assessment, you may ask for one or more of these: special consideration, or an adjustment, under the Accommodations Procedure; a pause under section 5, including a second pause; an extension of your access period; or a free change to a supervised sitting under section 9.

- **How to ask:** email support@autodigitid.africa with your order reference, what happened, and what you are asking for. We ask only for the evidence we need to decide, for example a short statement of how the circumstance affects your studies rather than full medical records. Health information is handled as the Learner Privacy Notice and the Accommodations Procedure describe, with your explicit consent, and is kept with your assessment record, not your order record.
- **Our answer:** within 10 working days of receiving what we need, and sooner where an adjustment is urgent.
- **How we decide:** each request is considered on its own facts. Reasonable adjustments and special consideration that the law or the Accommodations Procedure gives you are not discretionary. The other options in this section are offered at our discretion: they are not a right to a refund, and no refund is made automatically; where we think a refund is fair, a director may offer one. You may ask for any decision under this section to be reviewed; the review is made by a director and, where possible, by one who did not make the decision.
- **Financial hardship:** if you can no longer afford to continue, you may ask for a hardship review on the same basis. We may offer a pause, a longer pause or an extension of your access period. A hardship review is free. We record each request and our decision, and we treat similar requests alike.

19. Tax, receipts and invoices

- **Tax:** the amount shown on the payment page before you pay is the full amount you pay, including any VAT or other tax that applies to your purchase. Our price pages and checkout say, next to the price, whether VAT is included in it or applies at all.
- **Your receipt:** when Paystack confirms your payment, we email you a receipt from AUTO DIGITID SOLUTION LIMITED. It shows our name, our postal address and our KRA PIN; a receipt number and date; your name; what you bought; the price, the currency and, for a shilling payment, the exchange rate used; the amount of any tax included and its rate, or that no tax is charged; and the payment reference and method. Paystack may also send you its own payment confirmation; that is not our receipt.
- **Electronic tax invoice:** where the law requires it, we also issue an electronic tax invoice for your purchase through the Kenya Revenue Authority's eTIMS system, with the details that system adds, and your receipt refers to it. If you are buying for an organisation, give its name and KRA PIN at checkout so that the invoice is issued to it; if you tell us within 7 calendar days after you pay, we correct the invoice, by cancelling it with a credit note and issuing a new one, where the law allows.
- **Credit notes:** when we refund all or part of a payment, the credit note refers to the original receipt and invoice, is issued in the same system as the invoice, and is for the amount refunded, in the currency you paid. Any tax on it is worked out at the same tax rate, and for a US dollar payment at the same exchange rate, as on the original receipt, so an exchange-rate movement never changes the tax refunded.

20. Contacting us

Auto DigitID Africa is the trading name of AUTO DIGITID SOLUTION LIMITED. We deal with you by email.

- **Your order:** support@autodigitid.africa, for your order, cancelling (section 4), refunds (section 12), a pause (section 5), a substitution (section 7), a payment dispute (section 16) or a request under section 18.
- **General enquiries:** info@autodigitid.africa.
- **Legal matters:** legal@autodigitid.africa, for a legal notice or a legal claim about these Terms.