



HHH INSTITUTE

HOLISTIC HARMONY HAVEN

Holistic & Complementary Health Education · Calgary, AB, Canada

FINANCIAL POLICY

Refund Policy

Cooling-Off Rights, Withdrawal Schedule & Procedures

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Document Owner	Pardeep Kaur Randhawa, Director
Approved By	Pardeep Kaur Randhawa, Director

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1. Purpose

This Refund Policy explains when and how students may obtain a refund or credit for tuition and fees paid to HHH Institute (the educational arm of Holistic Harmony Haven). It is designed to be fair, transparent, and consistent with Alberta consumer-protection expectations.

2. Scope

This policy applies to all paid courses, certificate programs, flagship programs, and short courses offered by HHH Institute, across both the Personal and Practitioner Tracks. It applies to payments made directly to HHH Institute through its approved payment processor (Stripe). Where a specific promotional offer states different terms, the offer terms govern that purchase and will be disclosed at the time of sale.

3. Cooling-Off Period

Students are entitled to a **7 calendar day cooling-off period** beginning on the date of enrollment confirmation. During this period you may cancel and receive a full refund of tuition, **less a 3% payment-processor fee**, provided that you have **not accessed more than 10% of the course content**. If you have accessed more than 10% of the content, the withdrawal schedule in Section 4 applies instead. The 3% deduction reflects non-recoverable transaction costs charged by our payment processor.

4. Withdrawal Schedule

After the cooling-off period (or where more than 10% of content has been accessed), refunds are calculated on a tiered basis according to the number of calendar days since enrollment confirmation:

Time Since Enrollment	Refund of Tuition	Notes
Within 7 days (cooling-off)	100%	Less 3% processor fee; under 10% content accessed
8–30 days	75%	Administration fee non-refundable
31–60 days	50%	Administration fee non-refundable
61–90 days	25%	Administration fee non-refundable
After 90 days	No refund	Tuition credit may be considered (Section 9)

Percentages are applied to tuition paid and exclude the non-refundable items listed in Section 5.

5. Non-Refundable Items

The following are non-refundable in all circumstances except where required by law or where HHH Institute cancels a course (Section 8):

- The **administration fee of \$150 CAD**, which covers enrollment processing and account setup;
- Third-party materials, licences, or lab fees already purchased or activated on the student's behalf;
- Live workshops or cohort sessions that have already been completed or attended.

6. Refund Procedure

To request a refund, submit a written request to refunds@holisticcharmonyhaven.com using the Refund Request Form in Appendix A. Your request should include your full name, the program or course, your enrollment date, and the reason for withdrawal.

Approved refunds are processed within **fifteen (15) business days** of approval and are returned to the original payment method where possible. HHH Institute will confirm the refund amount and any deductions in writing before processing.

7. Medical & Compassionate Withdrawal

Students who must withdraw due to serious illness, injury, bereavement, or other significant compassionate circumstances may apply for a discretionary withdrawal outside the standard schedule. Supporting documentation (for example, a medical note) is required. Where approved, HHH Institute will normally offer a **prorated refund** based on content not yet accessed, or a **tuition credit** toward a future cohort, at the student's preference. Each application is assessed individually and compassionately.

8. Course Cancellation by HHH Institute

If HHH Institute cancels a course or cohort before it begins, or discontinues it after it has begun, affected students will be offered a choice of a **100% refund** of amounts paid for that course (including the administration fee) or enrollment in an **alternate cohort** at no additional cost. HHH Institute will give as much notice as reasonably possible.

9. Tuition Credit Option

In place of a cash refund, and where a student prefers, HHH Institute may offer a **tuition credit** of equal or greater value toward another HHH Institute program. Tuition credits are valid for twelve (12) months from issue, are non-transferable, and may be offered at HHH Institute's discretion in circumstances where a cash refund would not otherwise be available.

10. Chargebacks

Initiating a payment chargeback or dispute with a card issuer without first using the refund procedure in this policy may result in **suspension of the student's account and access to course materials** pending resolution. HHH Institute encourages students to contact us first so that legitimate concerns can be resolved directly and promptly.

11. Dispute Resolution

If a student disagrees with a refund decision, the matter may be raised under the HHH Institute Complaint & Grievance Policy, a separate document in this package, which provides for informal resolution, formal complaint, grievance committee review, and external escalation.

12. Effective Date & Amendments

This Refund Policy is version 1.0, effective 2026-06-18, and is reviewed annually each June. HHH Institute may amend this policy from time to time; the terms in effect at the date of your enrollment apply to that enrollment. Approved by Pardeep Kaur Randhawa, Director.

Appendix A — Refund Request Form

Submit to refunds@holisticharmonyhaven.com. Approved refunds are processed within fifteen (15) business days.

Full name

Email address

Program / course

Enrollment date

Amount paid (CAD)

Track (Personal / Practitioner)

Reason for withdrawal / refund request:

Preferred outcome (cash refund / tuition credit):

Signature

Date

By signing, I confirm the information provided is accurate and I have read the HHH Institute Refund Policy. I understand the administration fee and any applicable processor fee are non-refundable.