IALE Institute (Pty) Ltd

Terms & Conditions and Refund / Cancellation Policy

Applicable to online bookings, event tickets and training enrolments processed via Payfast. Published on www.ialeinstitute.co.za

1. About these Terms

These Terms & Conditions and Refund/Cancellation Policy ("Policy") apply to any booking, event ticket purchase, or training programme enrolment made through the IALE Institute (Pty) Ltd ("IALE Institute", "we", "us") website, where payment is processed securely by Payfast (Pty) Ltd on our behalf. By completing a booking and payment, the client or delegate ("you") accepts this Policy.

2. Company Details

IALE Institute (Pty) Ltd · Registration No. 2011/120994/07 · QCTO Accredited Skills Development Provider No. 03-QCTO/SDP 180124083634 · Head Office: Unit 2017, 83 Katherine Street, Sandown, Sandton, Johannesburg, 2031, South Africa · Tel: 010 055 3362 / 073 021 0294 · Email: allen@ialeinstitute.org

3. Bookings and Payment

- All prices are quoted in South African Rand (ZAR) and are inclusive of VAT where applicable.
- Payment is processed securely by Payfast. IALE Institute does not store or have access to your card or bank account details.
- A booking is only confirmed once payment has been successfully processed and a confirmation email has been issued.
- IALE Institute reserves the right to decline or cancel a booking where payment cannot be verified.

4. Cancellation by the Delegate / Client

Where you are unable to attend a paid event or training programme, the following refund schedule applies, calculated from the date written cancellation notice is received at allen@ialeinstitute.org, up to the event or programme start date:

- 14 or more calendar days before the start date: full refund, less a 5% payment-processing administration fee.
- 7 to 13 calendar days before the start date: 50% refund.
- Less than 7 calendar days before the start date, or non-attendance without notice: no refund, but the ticket/seat may be transferred to a colleague at no charge (see clause 6).

5. Cancellation or Postponement by IALE Institute

If IALE Institute cancels or postpones an event or training programme (including for reasons such as insufficient enrolment, facilitator unavailability, or circumstances beyond our reasonable control), delegates will be offered, at their choice: (a) a full refund, or (b) a transfer of their booking to the rescheduled date or an alternative equivalent programme at no additional cost.

6. Substitutions

Delegate substitutions are permitted at no charge at any time before the event or programme start date. Please notify us in writing at allen@ialeinstitute.org with the replacement delegate's details.

7. Refund Processing

Approved refunds are processed back to the original method of payment via Payfast within 7–10 business days of written approval by IALE Institute. Processing timelines beyond this point are subject to the cardholder's bank or Payfast's own settlement timelines, which are outside our control.

8. Disputes and Chargebacks

If you have a concern about a payment or a booking, please contact us directly at allen@ialeinstitute.org before initiating a dispute or chargeback with your bank or card issuer, so that we can resolve the matter promptly.

9. Data Protection

Personal information collected during booking is processed in accordance with the Protection of Personal Information Act (POPIA) and our Privacy Notice, available at www.ialeinstitute.co.za/privacy.html. Payment information is handled exclusively by Payfast under its own PCI-DSS compliant systems.

10. Governing Law

This Policy is governed by the laws of the Republic of South Africa, and the parties consent to the jurisdiction of the South African courts.

11. Contact

IALE Institute (Pty) Ltd · allen@ialeinstitute.org · 010 055 3362 · Unit 2017, 83 Katherine Street, Sandown, Sandton, Johannesburg, 2031.

Published September 2026. This policy is also published at www.ialeinstitute.co.za/terms-refund-policy.html and applies to all bookings, event tickets and training enrolments made through that site.