

Refund & Cancellation Policy

Who this policy applies to

This policy applies to everyone who enrolls with us, at any of these stages:

- Paying a deposit after your consultation with our training team
- Paying a deposit before entering a loan agreement with a third-party finance provider
- Starting your training course
- During your training course
- On completing your training course
- Extending your training, or adding further courses, while studying with us

We share this policy with you as part of enrolment, and you can also find it on our website and student portal, so it is always available to you throughout your training. Please note that the policy remains valid even if a signed copy has not been returned.

Deposits: before your training begins

- **14-Day Cooling-Off Period:** If you enroll online, by phone, or off-premises, you have a statutory right to cancel your booking within 14 days of paying your deposit without providing a reason, provided your training has not commenced. You will receive a full refund of all payments made.
- **Agreed Start Date & Paperwork:** We ask that you agree a definite start date and complete all enrolment paperwork within 14 days of paying your deposit to secure your place. If paperwork is not completed within 14 days, we reserve the right to cancel your place. Where no training has commenced, any refund will be processed minus reasonable administrative costs incurred.
- **Finance Cancellations Prior to Start:** If you cancel your course before your start date and after the 14-day statutory cooling-off period has expired, any third-party finance application will be cancelled subject to an administrative fee of up to 15% to cover unrecoverable broker processing costs.

After your training has begun

- Once your course has started (which includes induction and registration), we are unable to offer a refund, regardless of the payment method used. This also applies if you have chosen a third-party finance option to fund your training.
- Your enrolment fee covers training and course materials only. Complimentary recruitment support is provided on a fair-use basis and does not guarantee interviews, placements, or

employment. Consequently, job search outcomes do not qualify for a refund. If you fund your course via a Finance or Buy Now Pay Later (BNPL) provider, your repayment obligations remain governed by your credit agreement and applicable consumer law.

- Once training has commenced, it is not possible to cancel or downgrade a course, and the outstanding training fee remains payable in full.
- Training should be completed within 12 months. If it is not, your contract may be brought to a close automatically.
- If payments are missed or the agreed payment plan is not followed, the full outstanding balance becomes payable immediately, along with any legal or incidental costs reasonably incurred by the finance provider or Future Connect on our behalf.
- These terms also apply to students who extend their training or book individual courses.

Cancellation requests

To cancel or request a refund, please send your request in writing with your full name, course details, and reason for cancellation to:

- **Email:** accounts@fctraining.org
- **Post:** Training & Accounts Dept, Future Connect Training & Recruitment, 4th Floor Office Suite, Lawford House, 4 Albert Place, London, N3 1QA
- **Phone Enquiries :** 0203 7908674 (*Mon–Fri, 9:00 AM – 5:00 PM*)

Written requests will be acknowledged within 5 working days of receipt.

Using third-party finance

- We work with third-party finance providers to offer a 0% interest facility that lets you spread the cost of your training. The credit agreement is between you and the finance provider. We act only as a credit broker, as regulated by the Financial Conduct Authority (FCA), and are not a party to the agreement or to any matters between you and the provider.
- We are unable to represent you or make changes to your loan agreement. Please read your loan agreement carefully and sign only once you are comfortable with its terms.
- The finance covers the training fee only. Recruitment support is a separate, additional service offered after you complete your training. It is not part of the training fee or the finance agreement, and does not affect your obligations under either.
- If you exercise your statutory right to cancel within 14 days before training starts, your linked credit agreement will be cancelled without penalty. However, if you cancel your credit agreement after your training has started (even within the 14-day credit agreement window), the training fee remains fully payable. Cancelling the credit agreement does not cancel your obligation to pay for training that has already commenced.

Who handles your payments

Future Connect Training & Recruitment (4th Floor Office Suite, Lawford House, 4 Albert Place, London, N3 1QA) manages payments, accounts, and refunds in the UK on behalf of Up Skill Training Services (Building A2, IFZA Offices, Dubai Silicon Oasis, UAE).

Contact & Support

If you have any questions regarding this Refund Policy, payment plans, or third-party finance options, please contact our accounts team:

- **Email:** accounts@fctraining.org
- **Telephone:** 0203 7908674
- **Office Address:** Future Connect Training & Recruitment, 4th Floor Office Suite, Lawford House, 4 Albert Place, London, N3 1QA
- **Opening Hours:** Monday to Friday, 9:00 AM – 5:00 PM