

# REFUND & RETURN POLICY

**Last Updated:** 01 January 2026

## 1. Introduction

This Refund & Return Policy ("**Policy**") applies to all purchases, enrollments, and transactions made through the website(s), platforms, and services operated by **Kunkwan** and its affiliated entities.

This Policy should be read together with our **Terms & Conditions**, **Privacy Policy**, and, where applicable, the **Enrollment Agreement**.

By completing a purchase or enrollment, you acknowledge and agree to be bound by this Policy.

## 2. About Kunkwan

"Kunkwan" refers to the **Kunkwan group of companies** and its affiliated entities, including but not limited to:

- **Kunkwan Sdn. Bhd.** (Malaysia)
- **PT Kunkwan Mandarin Indonesia** (Indonesia)
- Any present or future subsidiaries, holding companies, or related entities operating under the Kunkwan Group, whether incorporated in Malaysia or any other jurisdiction.

(each referred to as a "**Relevant Kunkwan Entity**").

The Relevant Kunkwan Entity applicable to you will generally be determined based on your country of residence and/or the entity through which you enroll in, purchase, or receive the Services.

## 3. General Principles

Before enrolling in any programme or purchasing any product, you are responsible for reviewing all relevant information, including programme details, pricing, and applicable terms.

Refund eligibility depends on the nature of the product or service purchased, namely:

- **Enrollment-based programmes (live or instructor-led)**
- **Recorded courses or digital content**
- **Physical products**

## 4. Enrollment-Based Programmes (Live / Instructor-Led)

### 4.1 Governing Agreement

All enrollment-based programmes are governed primarily by the applicable **Enrollment Agreement**.

In the event of any inconsistency between this Policy and the Enrollment Agreement, **the Enrollment Agreement shall prevail**.

### 4.2 Refund Policy

Unless otherwise expressly stated in the Enrollment Agreement:

- **All enrollment fees are non-refundable once enrollment is confirmed**, whether such confirmation occurs via:
  - ❖ successful payment,
  - ❖ issuance of an offer or confirmation notice, or
  - ❖ commencement of the programme.
- No refunds will be granted for:
  - ❖ withdrawal after enrollment,
  - ❖ non-attendance or partial attendance,
  - ❖ change of mind or personal circumstances.

Any refund, if exceptionally granted, shall be at the **sole discretion of Kunkwan** and subject to administrative and payment processing fees.

## 5. Recorded Courses & Digital Content

Due to the nature of recorded courses and digital content, **all purchases are strictly non-refundable** once:

- access has been granted,
- login credentials have been issued, or
- the content has been streamed, downloaded, or accessed.

This includes, without limitation:

- recorded lessons,
- digital learning materials,
- online modules,
- subscription-based or on-demand content.

## 6. Physical Products

### 6.1 Return Eligibility

Physical products (such as books, mascots, or merchandise) may be eligible for return only if:

- the return request is made within **7 days** of delivery;
- the item is unused, unopened, and in its original condition;

- proof of purchase is provided.

### **6.2 Non-Returnable Items**

The following items are **not eligible for return or refund**:

- used, damaged, or altered items;
- customised or made-to-order products;
- items returned without original packaging;
- promotional or discounted items, unless defective.

### **6.3 Return Process**

All returns must be pre-approved.

You must contact us with:

- order reference number,
- proof of purchase, and
- reason for return.

Customers are responsible for return shipping costs unless the return is due to a verified error or defect caused by Kunkwan.

## **7. Refund Processing**

Approved refunds, if any, will be processed using the original payment method where possible.

Please note:

- payment gateway or bank processing fees may be deducted;
- shipping fees are non-refundable unless otherwise stated;
- processing timelines depend on third-party payment providers.

Kunkwan is not responsible for delays caused by banks or payment gateways.

## **8. Cancellations**

- Enrollment-based programmes **cannot be cancelled once enrollment is confirmed.**
- Recorded courses or digital content **cannot be cancelled once access is granted.**
- Physical product orders may be cancelled only **before shipment confirmation.**

## **9. Chargebacks & Payment Disputes**

Initiating a chargeback or payment dispute without first contacting Kunkwan may result in:

- suspension or termination of your account;
- revocation of access to programmes or digital content;
- restriction from future purchases.

We strongly encourage customers to contact us directly to resolve any issues before initiating a chargeback.

## **10. Changes to This Policy**

Kunkwan reserves the right to amend this Refund & Return Policy at any time.

Updated versions will be posted on our website, and continued use of the Services constitutes acceptance of the revised Policy.

## **11. Contact Information**

For refund or return-related enquiries, please contact:

**Email:** [support@kunkwan.com](mailto:support@kunkwan.com)