

REFUND POLICY

English with Movies / Olena Chepurna
Private Entrepreneur (FOP), Ukraine
Effective Date: February 18, 2026

This Refund Policy forms an integral part of the Public Offer and governs refund conditions for paid educational services.

1. General Provisions

1.1. This Refund Policy applies to payments made for individual online lessons and related educational services.

1.2. By purchasing services, the Client confirms acceptance of this Policy.

1.3. Refund requests must be submitted in writing from the registered email address.

1.4. Submission of a refund request constitutes termination of services at the Client's initiative.

1.5. Refunds apply only to unused services, subject to the terms below.

2. Monthly 1:1 Lessons

2.1. Lessons are provided in a fixed monthly format (typically 4 or 8 lessons per month unless otherwise agreed).

2.2. Payment is made monthly in advance.

2.3. Full long-term prepayment is not accepted.

3. Refund of Unused Lessons

3.1. Refunds may be issued only for lessons that:

- were prepaid;
- were not conducted;
- were cancelled in compliance with the 24-hour rule.

3.2. Refund calculation:

Refund = (Monthly Payment ÷ Total Lessons in the Month) ×
Unused Eligible Lessons

3.3. Lessons cancelled less than 24 hours before the scheduled time are considered conducted and are not refundable.

3.4. Refunds are processed within up to 10 business days after written confirmation.

3.5. Bank processing times depend on the Client's financial institution.

3.6. Payment processing fees, currency conversion fees, and transaction costs may be deducted where applicable.

4. Cancellation & Rescheduling Policy

4.1. Lessons may be rescheduled without penalty if cancelled at least 24 hours in advance.

4.2. Cancellations made less than 24 hours before the scheduled time are considered completed lessons.

4.3. No-shows are treated as completed lessons.

4.4. If the Instructor cancels, the lesson will be rescheduled without deduction.

4.5. The monthly format assumes a fixed recurring schedule. Repeated last-minute cancellations or instability may result in termination of cooperation at the Instructor's discretion.

5. Expiration

5.1. Monthly lesson packages must be completed within the agreed calendar month.

5.2. Unused lessons do not automatically transfer unless confirmed in writing.

5.3. If no lessons are attended within 90 calendar days, remaining lessons may expire.

6. Express Format

- 6.1. Express sessions (1-10 lessons) are scheduled individually within available time slots.
- 6.2. The same 24-hour cancellation rule applies.
- 6.3. Refunds are available only for eligible unused sessions.
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7. Chargebacks & Payment Disputes

- 7.1. Clients agree to contact the Instructor directly to resolve any billing concerns before initiating a payment dispute.
- 7.2. Initiating a chargeback for services that were delivered or lawfully scheduled constitutes a breach of agreement.
- 7.3. In case of unjustified chargebacks, the Instructor reserves the right to provide payment records, lesson attendance logs, and written communication as evidence to the payment provider.
- 7.4. The Instructor may suspend further services during an active dispute.
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8. Force Majeure

The Instructor is not liable for service interruption caused by events beyond reasonable control, including but not limited to technical failures, war-related disruptions, government restrictions, or other force majeure events.

Such situations will be resolved reasonably and in good faith.

9. Limitation of Refund Scope

Refunds apply only to direct service payments made to the Instructor's official account.

The Instructor is not responsible for:

- third-party platform fees;
- exchange rate fluctuations;
- intermediary banking delays.

10. Governing Law

This Refund Policy is governed by the laws of Ukraine applicable to private entrepreneurs (FOP).

If any provision is deemed unenforceable, the remaining provisions remain valid.

The current version published on the Website is the valid and binding version.