Payment and Refund Policy

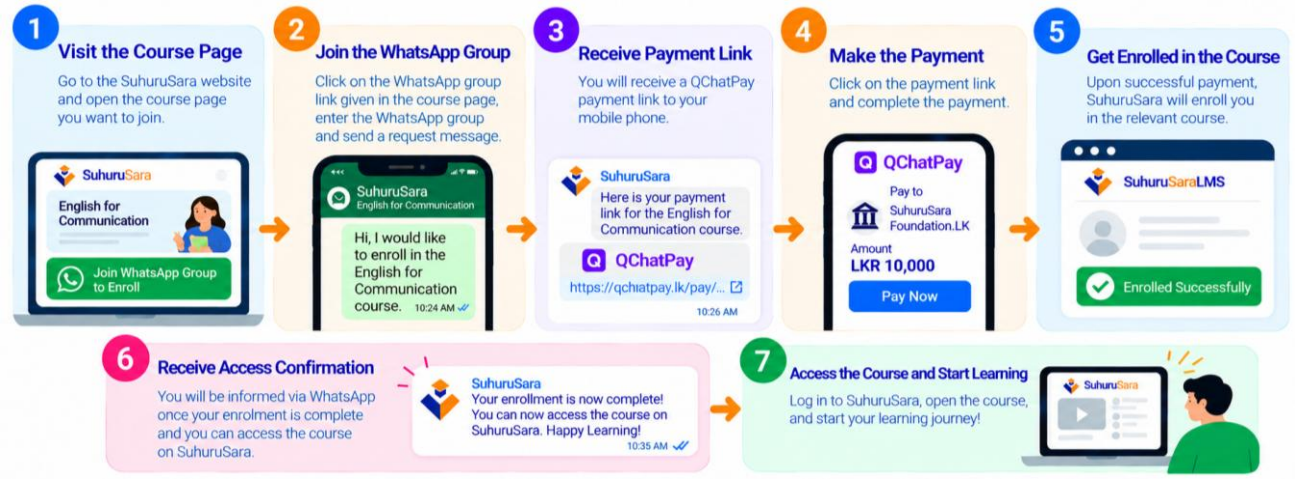
Payments are processed through QChatPay using bank-to-bank transactions. This policy explains payment procedures and the limited circumstances in which refunds are available.

Effective Date: 1 November 2026

1. Course Payments

Payment procedure

The applicable course fee is displayed on the course enrollment page. Learners must pay the full course fee in advance before access to the course is provided.



Course payment refund conditions

Course payment refunds may be approved only in the following circumstances:

• Duplicate payment: The learner has paid more than once for the same enrollment.

• Enrollment cancellation: Learners may request a refund within 48 hours of successfully completing their course payment, provided they have not accessed any lessons beyond the first lesson. The 48-hour period begins from the date and time of the successful payment transaction.

Refund requests outside these conditions are not eligible. Requests are subject to verification of payment and course access records.

How to Submit a Refund Request

Learners may submit their request through either of the following channels:

• **WhatsApp**: Send a message to the official WhatsApp channel associated with the course in which they are enrolled.

Learners should not share bank account numbers, identification documents, or other sensitive financial information in the course WhatsApp group.

• **Email**: Send a refund request to inquiries@suhurusara.lk, mentioning the below details.

Information Required

When submitting a refund request, learners should provide:

•Full name and registered email address

•Course name

•Date of enrollment and payment

•Payment reference or transaction details

•Reason for requesting the refund

Refund Review and Processing

Upon receiving a refund request on enrollment cancellation or duplicate payments, SuhuruSara will verify the payment details, enrollment date, and course access records to determine eligibility. If the request meets the refund conditions, the refund will be processed within 30 calendar days of receiving the request, subject to successful verification.

For approved refunds, including enrollment cancellations and duplicate payments, a 2% transaction charge will be deducted from the amount being refunded to cover the applicable QChatPay transaction charges.

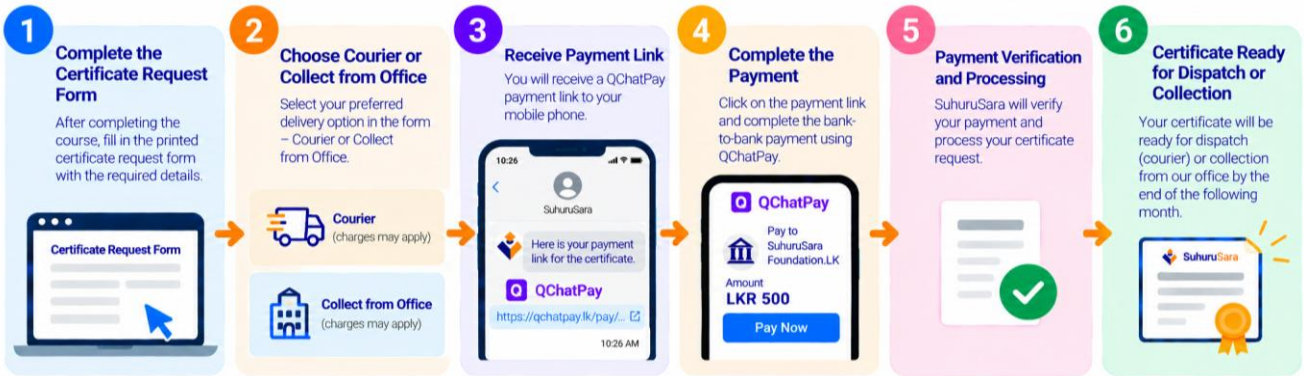
Example: If a learner pays LKR 1,000 as a course enrollment fee and submits an eligible cancellation request, a 2% transaction charge (LKR 20) will be deducted from the original payment amount. The learner will receive a refund of LKR 980 within 30 calendar days of submitting the request, subject to successful verification.

Important: Refund requests submitted after 48 hours of payment, or where the learner has accessed lessons beyond the first lesson, will not be eligible for an enrollment cancellation refund. Duplicate payment refunds will be considered separately, subject to payment verification.

2. Printed Certificate Payments

Payment procedure

Upon successfully completing a course and meeting its completion requirements, learners can download their electronic certificate (e-certificate) free of charge. Learners who wish to obtain a physically printed certificate must complete the “Printed Certificate Request Form” and select their preferred delivery option.



Printed Certificate Fees and Delivery Options

Effective from 1 November 2026, learners requesting a printed certificate must select their preferred delivery option in the Printed Certificate Request Form. The applicable fees are:

- **Courier Delivery:** LKR 2,000: Includes the certificate issuance and processing fee and courier delivery charges.
- **Collect from Office:** LKR 1,500: Includes the certificate issuance and processing fee only. No courier charges apply.

The applicable fee will be stated clearly in the "Printed Certificate Request Form".

Certificate Issuance and Processing Timeline

Printed certificate requests are processed on a monthly basis. Payments successfully verified by the last mercantile working day of a month will be included in the following month's certificate processing cycle. Payments verified after the monthly cutoff will be included in the subsequent processing cycle. Certificates will be ready for courier dispatch or office collection by the end of the applicable processing month. Learners selecting office collection will be notified when their certificates are ready.

Example: Payments successfully verified before the November 2026 cutoff will be included in the December 2026 processing cycle.

Printed Certificate - Courier Delivery and Returned Certificates

All payments for printed certificates are non-refundable, regardless of the selected delivery or collection option.

Courier delivery option:

Learners selecting courier delivery must provide accurate and complete delivery details in the "Printed Certificate Request Form". If a certificate is returned to SuhuruSara due to incorrect or outdated delivery details or unsuccessful delivery attempts, the original payment will not be refunded.

Any additional courier charges for redelivery will be communicated to the learner and must be paid before the certificate is dispatched again.

3. How to Pay Using QChatPay

Once you receive the QChatPay payment link on your mobile phone, open the link and follow the instructions below to complete a secure bank-to-bank payment to SuhuruSara. The screens may vary depending on whether you already have a registered QChatPay account.

- **First-time QChatPay users:**

  Follow Steps 1– 4 to register and verify your bank account, then continue with Steps 5–10.

- **Existing QChatPay users:**

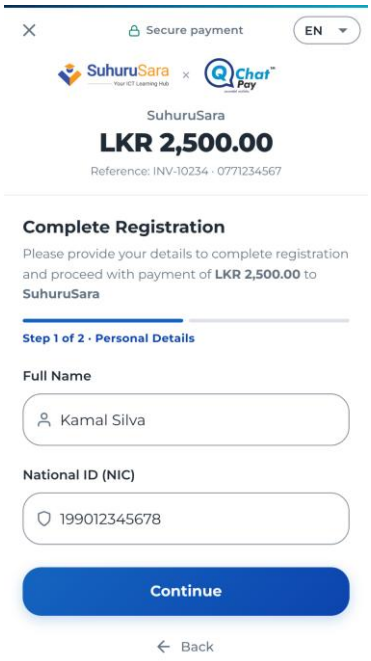
  You may proceed directly to Step 5, depending on the verification requested by QChatPay.

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For first-time QChatPay users

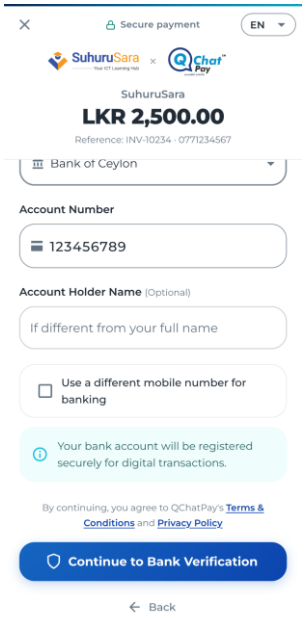
1. Open the link and complete registration

Open the payment link sent to your mobile phone. If you are a new user, enter your full name and National Identity Card (NIC) details, then select Continue.



2. Add your bank account

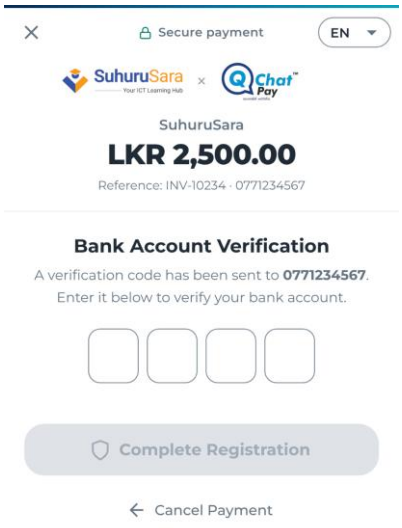
Choose your bank, enter your account number and any other requested details, and select Continue to Bank Verification. Review QChatPay's terms and privacy policy before continuing.



3. Verify your bank account

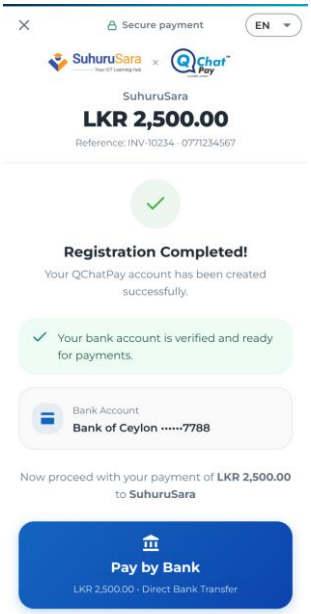
Enter the verification code sent to your registered banking mobile number to complete the bank account verification process.

Never share a verification code with another person.



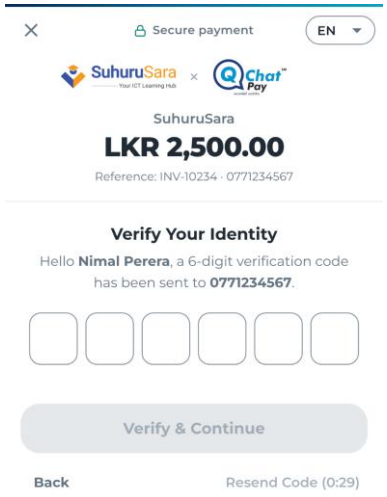
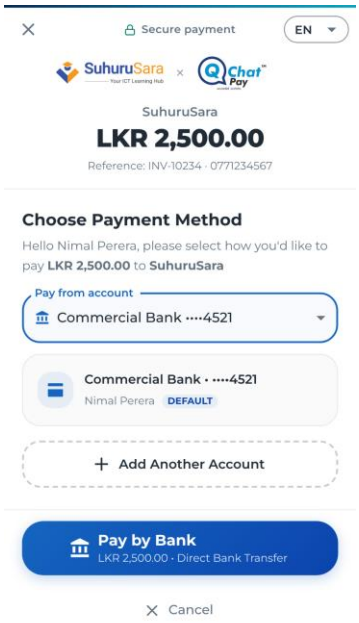
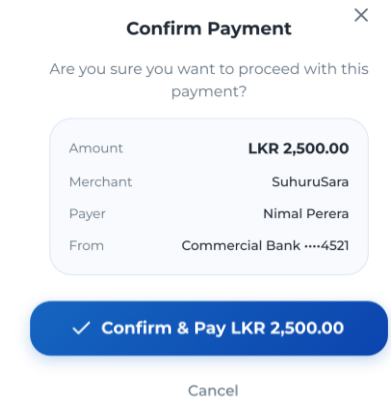
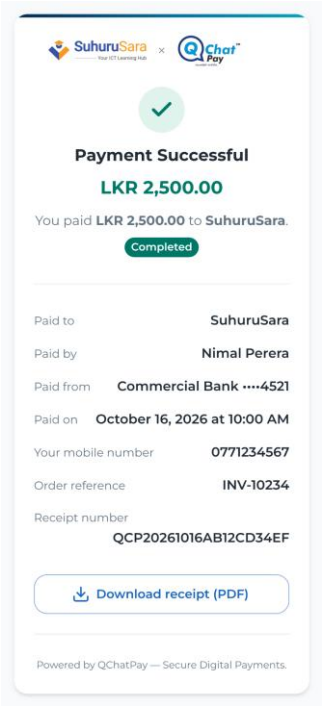
4. Finish registration

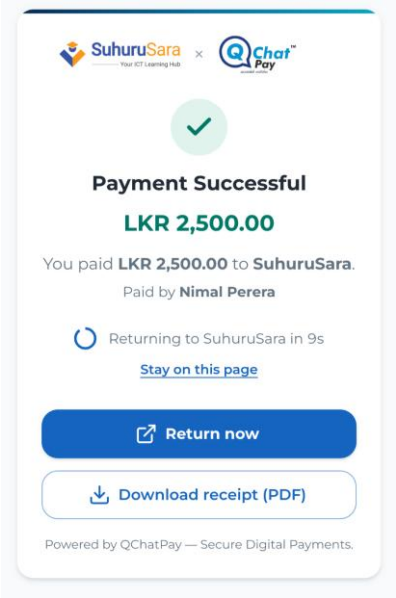
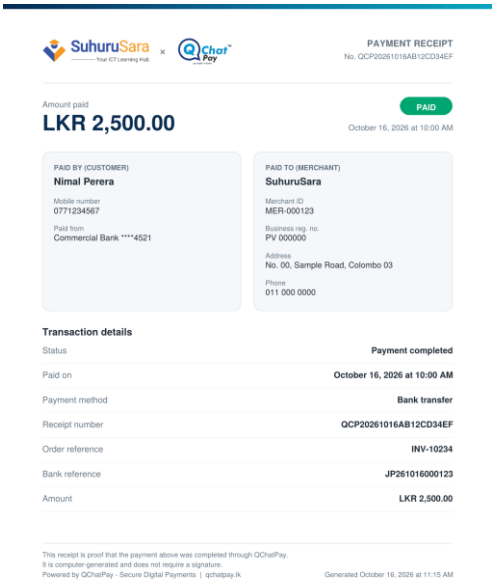
After successful verification, the registration confirmation screen will appear. Select Pay by Bank to proceed with the SuhuruSara payment.



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For registered QChatPay users (and after registration)

5. Verify your identity (when prompted) If QChatPay asks you to verify your identity, enter the six-digit code sent to your mobile number and select Verify & Continue.  	**6. Choose the bank account** On the Choose Payment Method screen, select the bank account you wish to pay from. If necessary, use Add Another Account. Select Pay by Bank. 
7. Review and confirm payment Check the payment amount, SuhuruSara as the merchant, and your bank account details. If correct, select Confirm & Pay.  	**8. Save your payment confirmation** When Payment Successful appears, download the receipt (PDF) and keep it as proof of payment. 

9. Return to SuhuruSara	10. Keep the detailed receipt
If the return screen appears, select Return now or allow the page to redirect automatically. You can also download your receipt from this screen. 	The receipt includes the payment amount, date, merchant, receipt number and transaction references. Retain it for any payment-related inquiries. 

4. Payment Issues and Assistance

If you experience any difficulties while completing a payment through QChatPay, please contact SuhuruSara through one of the following channels:

WhatsApp: The official WhatsApp group associated with your course.
Email: inquiries@suhurusara.lk

If an amount has been deducted from your bank account but you have not received a successful payment confirmation, please contact SuhuruSara before attempting another payment.

When reporting a payment issue, please provide your full name, registered email address, course or printed certificate request details, payment date, payment amount, and transaction reference (if available).

SuhuruSara will review the available payment records and provide further instructions.

Important: Never share your bank account passwords, PINs, or OTP verification codes with SuhuruSara staff or anyone else.