

## PAYMENT TERMS AND CONDITIONS

### PAYMENT LINK

"UCAM Español Institute DMCC" maintains the <http://spanish.ucam.ae/> website.

"United Arab of Emirates is our country of domicile" and stipulates that the governing law is the local law. All disputes arising in connection therewith shall be heard only by a court of competent jurisdiction in U.A.E.

"Visa or MasterCard debit and credit cards in **AED** will be accepted for payment"

"We will not trade with or provide any services to OFAC (Office of Foreign Assets Control) and sanctioned countries in accordance with the law of UAE"

"Customer using the website who are Minor /under the **age of 18** shall not register as a User of the website and shall not transact on or use the website"

"Cardholder must retain a copy of **transaction records** and Merchant policies and rules"

"User is responsible for maintaining the **confidentiality** of his account"

### PRIVACY POLICY

"All credit/debit cards' details and personally identifiable information will NOT be stored, sold, shared, rented or leased to any third parties"

" <http://spanish.ucam.ae/> will not pass any debit/credit card details to **third parties**"

" <http://spanish.ucam.ae/> takes appropriate steps to ensure data privacy and security including through various hardware and software methodologies. However, (<http://spanish.ucam.ae/>) cannot guarantee the security of any information that is disclosed online"

"The <http://spanish.ucam.ae/> is not responsible for the privacy policies of websites to which it links. If you provide any information to such third parties different rules regarding the collection and use of your personal information may apply. You should contact these entities directly if you have any questions about their use of the information that they collect."

"The Website Policies and Terms & Conditions may be changed or updated occasionally to meet the requirements and standards. Therefore, the Customers' are encouraged to frequently visit these sections to be updated about the changes on the website. Modifications will be effective on the day they are posted".

## **PAYMENT CONFIRMATION**

Once the payment is made, the confirmation notice will be sent to you via email within one working day of receipt of payment.

## **REFUND POLICY**

Once the payment has been done (course fee and books), does not apply any kind of refund. This policy is applicable especially for missed classes or to join after the official start date. In case you definitely cannot attend the course for force majeure, UCAM could be considered the payment as payment in advance for the next batch of courses.

## INSTITUTE TERMS AND CONDITIONS

### PAYMENTS

You can pay by debit/credit card, cash, bank transfer or payment link with no extra charges.

### FINAL EXAMS

In case you miss the final exam on its official date, students must pay a fee of AED 200.00 to have the right to take the exam on another date.

### CATCH UP LESSONS

In case you miss one or more lessons, you could take **private tutoring** in case you want to catch up on another date.

### MINIMUM NUMBER OF STUDENTS

We require a minimum number of 5 students to be able to run a group course. Otherwise, UCAM has the right to cancel the group. It will be possible to open a course with less than 5 students in a group but the price will be adapted.

### PRIVACY POLICY

We committed to protecting the privacy of all our visitors. We respect your privacy and your choice to not have your personal information shared with other parties. Please read the following to learn more about our policy. Your signature indicates your acceptance of this Privacy Policy

# UCAM

Español  
**Institute**

Dubai

## **DISCLOSURE OF INFORMATION**

UCAM will not disclose or share any personal information you provide to us with any other party without your permission, except if requested to do so in accordance with a court order, subpoena, or similar legal order, and in the event, such disclosure is necessary to protect the rights, property, and safety of UCAM, its users, and other third parties. UCAM will not sell, trade, or rent your personal information to others.