

Payment and Returns Policy

PAYMENTS

You can pay by debit/credit card, cash, bank transfer or payment link.

PAYMENT LINK

UCAM Spanish Institute DMCC has the website <http://spanish.ucam.ae/>.

We are in the United Arab Emirates and as stipulated, we apply the local law. All disputes arising in relation thereto will only be heard by a court of competent jurisdiction in the UAE. Payments by Visa or MasterCard debit and credit cards will be accepted in AED.

We will not trade or provide any services to OFAC (Office of Foreign Assets Control) not to countries sanctioned under UAE law.

If the customer who is using the website is a minor / under 18 years of age, he/she shall not register as a user of the website and should not transact or use the website.

The cardholder should keep a copy of the transaction records and our policies and regulations.

You are responsible for maintaining the confidentiality of your account.

PRIVACY POLICY

All credit/debit card details and personal identification information will NOT be stored, sold, shared, rented or leased to any third party.

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

<http://spanish.ucam.ae/> takes appropriate measures to ensure data privacy and security, including through various hardware and software technologies.

However, (<http://spanish.ucam.ae/>) cannot guarantee the security of any information that is disclosed online.

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

Website Policies and Terms and Conditions may be changed or updated occasionally to meet requirements and standards. Therefore, Customers are advised to visit these sections frequently to keep updated on changes to the website. Modifications will be effective on the day of their publication.

PAYMENT CONFIRMATION

Once payment has been made, you will be sent a confirmation notice by e-mail within maximum two working days after receipt of payment.

REFUND POLICY

Once payment has been made (course fee and books), no refunds apply. This policy applies especially for missed classes or when joining after the official start date. In the event that you are ultimately unable to attend the course due to force majeure, UCAM may retain the payment as an advance payment for the next course.