



Refund and Cancellation Policy

(For MyCredential (Cred-B) Platform)

1. General Policy

MyCredential (Cred-B) is an educational platform managed by UMPSA Advanced Sdn. Bhd. (Company Registration No. 201301034823), offering educational programmes, micro-credentials, online courses, Accreditation of Prior Experiential Learning (APEL) services, and related educational services.

This Policy outlines the conditions for requesting refunds and cancellations for payments made through the MyCredential (Cred-B) platform.

All refund requests are subject to the applicable programme or service terms, verification, approval, and Malaysian law.

2. Refund for Micro-Credentials and Online Courses

Participants may request a refund within **14 days from the payment date**, provided that the course has not commenced and no learning progress has been recorded (0% course progress).

Refunds will generally not be granted under the following circumstances:

- The participant has commenced the course or recorded learning progress exceeding 0%.
- The participant voluntarily withdraws after commencing the course.
- The participant fails to participate in or complete the enrolled course.

A full refund will be provided where a course is cancelled by the provider and no suitable alternative is accepted by the participant, subject to applicable law.

Requests involving incorrect enrolment or exceptional circumstances will be reviewed on a case-by-case basis.

3. Refund for APEL.A Services

Refund requests for Accreditation of Prior Experiential Learning for Access (APEL.A) Level 6 (T6) and Level 7 (T7) are governed by the UMPSA Advanced APEL.A Refund Policy (Reference: UMPSAA/BSD/APEL.A/002).

Refunds may be considered under the following circumstances:

- The applicant does not meet the academic eligibility requirements during APEL.A screening.
- The applicant does not meet the age requirements established by the Malaysian Qualifications Agency (MQA).
- The applicant experiences a serious medical condition that prevents continuation of the assessment, supported by valid medical documentation.
- The applicant passes away before commencing the assessment.
- An overpayment has been made.
- Other reasonable circumstances approved by the APEL Assessment Centre (PPA).

Refunds will generally not be granted for personal withdrawal, change of assessment centre, time constraints, work commitments, or failure to complete the APEL.A assessment within one year, unless special approval is granted by PPA.

Refund Request Period

Applications must be submitted:

- Within 30 days from the payment date; or
- Within 14 working days from the official notification of the MQA screening appeal decision, where applicable.

Other reasonable timeframes may be considered subject to PPA approval.

Processing Charges

Approved APEL.A refunds are subject to the following non-refundable charges:

- Refund processing fee: RM100 or USD100 (RM500), according to the applicable applicant category.
- MQA processing fee: RM60 or USD60 (RM300), where applicable and not previously paid through the MQA APEL.A application system.

Applicable charges will be deducted from the approved refund amount.

All APEL.A refund applications require verification and approval by PPA.

4. Refund for Payment Errors

Refund requests arising from duplicate payments, incorrect charges, or payment transactions for which the purchased service was not provided will be reviewed upon verification of the transaction records.

Users experiencing payment errors or discrepancies should contact UMPSA Advanced with their payment reference and supporting documents.

Payment-related technical issues will generally be reviewed within 1–2 working days. Complex cases may require additional investigation.

5. Application for Refund

Refund requests must be submitted to the relevant department with the following information:

- Full name and registered email address.
- Programme, course, or APEL.A service name.
- Payment date, amount, and transaction reference number.
- Proof of payment.
- Reason for requesting a refund.
- Supporting documents, where applicable.

For Micro-Credentials, online courses, and payment-related enquiries, please contact finance@umpsaadvanced.edu.my.

For APEL.A services, applicants must submit their request to the APEL Assessment Centre (PPA) through its official communication channel. Eligible applicants will be provided with the prescribed refund application form.

Incomplete applications may be rejected or returned for additional information.

6. Refund Processing

All approved refunds will be processed in accordance with applicable payment processing arrangements and financial procedures.

- **Credit/Debit Card:** Refunds will normally be credited to the original payment card, subject to payment gateway support and the card-issuing bank's processing timeline.
- **FPX/Online Banking:** Refunds may be processed through bank transfer to the customer's verified bank account.

For APEL.A services, approved refunds are processed through bank transactions in accordance with the approved APEL.A refund procedures.

Actual refund processing times may vary depending on the payment method, financial institution, transaction verification, and applicable approval procedures.

7. Payment Gateway and Responsibilities

Online payments made through MyCredential (Cred-B) are processed by Bayarcash Sdn. Bhd. (Company Registration No. 202201040365), acting as an independent third-party payment service provider.

UMPSA Advanced Sdn. Bhd. remains responsible for delivering the purchased educational services and managing refund requests, including determining refund eligibility and approving refunds.

Bayarcash facilitates payment processing and does not independently determine refund eligibility.

8. Payment Disputes and Chargebacks

Customers who identify an unauthorised transaction, duplicate charge, or other payment discrepancy are encouraged to contact UMPSA Advanced promptly so that the matter can be investigated.

Customers may also contact their card-issuing bank regarding their rights to dispute a transaction.

Refund requests, payment disputes, and chargebacks will be handled in accordance with applicable laws, card scheme requirements, and payment processing procedures.

9. Changes to This Policy

UMPSA Advanced reserves the right to update this Refund and Cancellation Policy from time to time.

Any amendments will be published on the MyCredential (Cred-B) platform. Changes will not override rights or obligations that cannot lawfully be excluded or amended.

10. Contact Information

UMPSA Advanced Sdn. Bhd.

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Address: Kompleks Pentadbiran Utama, Lebuhr Persiaran Tun Khalil Yaakob, 26300 Kuantan, Pahang, Malaysia.

Email: finance@umpsaadvanced.edu.my

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