

Refund, Cancellation & Service Policy

1. Payment Terms

All payments must be made in full prior to the commencement of services.

- Online appointments require full payment at the time of booking.
- Walk-in clients are required to pay the applicable walk-in fee and enrollment fee before service delivery.

No services will be rendered until payment has been successfully received.

2. Refund Policy

All service fees are non-refundable once enrollment has commenced. Enrollment commencement includes, but is not limited to, identity verification, biometric capture, data entry, system processing, and attestation preparation.

If it is discovered after enrollment has commenced or been completed that a client already has an existing NIN and/or BVN on record within the system, no refund will be issued, as services would have already been rendered.

Refunds are not provided for completed or partially completed services, except where explicitly stated in this policy.

3. Cancellations, Rescheduling & No-Show Policy

Clients may cancel or reschedule appointments free of charge provided that a minimum of 24 hours' notice is given prior to the scheduled appointment time.

- Cancellations made less than 24 hours before the appointment will incur a non-refundable administrative fee.
- Failure to attend a scheduled appointment without notice (“No-Show”) will result in forfeiture of the full-service fee.

4. Attestation & Administrative Fees

Where attestation documents or administrative processing have been completed prior to service delivery, an attestation/administrative fee will be deducted from any eligible refund to cover costs already incurred.

5. Service Interruptions & System Issues

In the event that enrollment cannot be completed due to system downtime, government platform issues, or other technical interruptions beyond the client's control, clients will be offered:

- A rescheduled appointment at no additional cost, or
- A refund, where applicable, less any administrative or attestation fees already incurred.

6. Refund Processing

Approved refunds will be issued:

- To the original method of payment only
- Within 5–10 business days, depending on financial institution processing times

7. Client Conduct & Right to Refuse Service

We are committed to maintaining a safe, respectful, and professional environment for both clients and staff.

Any form of abusive, aggressive, threatening, or hostile behavior, including harassment or intimidation, may result in immediate termination of service without refund. We reserve the right to refuse service to any individual whose conduct compromises staff safety or workplace professionalism.

8. Governing Jurisdiction

This policy is governed by and construed in accordance with the laws of Canada.

9. Policy Acknowledgement

By booking an appointment, making payment, or proceeding with enrollment services, clients acknowledge that they have read, understood, and agreed to this Refund, Cancellation & Service Policy.