



SCOLINGO PAYMENT AND REFUND POLICY

This Payment and Refund Policy (hereinafter: the **Policy**) governs all terms and conditions related to payments for lessons and refunds within the Scolingo platform.

Before making any payment, please carefully read this Policy and make sure that you fully understand it. This Policy applies to all services available through the Scolingo platform.

Definitions

- **Payment** – any transaction initiated by a Student to the Scolingo platform, processed via third-party payment processors used by the Platform (e.g. Stripe and others), for the purpose of increasing the balance on the Student’s account.
- **Refund** – the return of funds by the Scolingo platform to the Student’s account, strictly under the conditions set forth in this Policy.

1. Transactions Between Tutors and Students

Scolingo acts solely as an intermediary platform and is in no event a contractual party to the legal relationship between Tutors and Students. The Platform enables Tutors and Students to enter into agreements, facilitates the technical delivery of tutoring services, and processes payments.

Scolingo bears no responsibility or liability for the quality, content, or performance of the services provided by Tutors.

2. Currency and Foreign Exchange Differences

Transactions are processed in the currency displayed at the time of payment.

Payments made to the Platform may be processed outside the country of the Student’s residence. As a result, additional fees may apply, including bank charges and currency conversion costs. The amount charged to the Student’s bank account may differ from the amount displayed at checkout.

Scolingo shall not be liable for any additional fees or currency conversion costs charged by banks or payment service providers. Prior to making a payment, Students are advised to consult their bank regarding applicable fees.

3. Platform Fees and Tax Treatment

When a Tutor initiates a withdrawal of funds from the Platform to their personal account, the Platform charges a fee for the use of its services. All fees and commissions charged by third-party payment processors in connection with such withdrawals are borne exclusively by the Tutor.

All applicable fees are transparently displayed to Tutors within their user profile on the Platform.

Tutors agree that the Platform may, on their behalf and for their account, issue invoices or similar documents and collect and report relevant tax-related information for the purpose of accurately determining tax obligations.

In cases where purchased lessons or lesson packages are not used and expire in accordance with the applicable expiration rules, Tutors agree that the Platform may treat the paid amounts as a platform usage fee and allocate such amounts between the Platform and the Tutor in an appropriate proportion.

The Platform reserves the right to modify its fees, introduce promotional offers, and launch new products at any time, provided that Users are notified of such changes prior to their entry into force.

Fees charged for the use of the Platform are non-refundable under any circumstances.

4. Scolingo Commission

The Platform charges Tutors a commission for the use of the Platform, calculated individually for each lesson actually conducted, at the rate displayed on the Platform at the time the specific lesson is held.

5. Refund Policy

If a Student cancels an individual lesson no later than twenty-four (24) hours prior to its scheduled start time, the funds shall be returned to the Student in the form of account credit.

Once the cancellation deadline of twenty-four (24) hours has passed, refunds are no longer available.

Students expressly acknowledge and agree that, once a Payment has been made to the Platform and the funds have been credited to the Student's account, refunds to the Student's bank account are not possible under any circumstances.

6. Account Deletion

In the event of account deletion, any funds remaining on a Student's account that have not been used for lessons, as well as any funds on a Tutor's account for which a withdrawal has not been initiated, shall be deemed a fee for the use of the Platform and shall belong to the Platform.

7. Payment Services

All payments are processed through third-party payment service providers. Payment made to the Platform shall be deemed full and proper fulfillment of the Student's payment obligation toward the Tutor.

Tutors agree that, when submitting a withdrawal request, they must use two-factor authentication (2FA) for their own security, or any other security protocol if the Platform deems it necessary for security reasons.

8. Payment Data

The Platform does not collect or store payment card details. Payment data is processed exclusively by third-party payment processors. Scolingo shall not be liable for any failures, errors, or omissions on the part of such third parties.

9. Method of Payment

All payments for tutoring services must be made exclusively through the Scolingo platform.

10. Tutor Payouts

Payouts to Tutors are processed only after the relevant lessons have been duly conducted, in accordance with the Platform's rules.

Minimum Balance: Tutors must maintain a minimum threshold on their Scolingo balance to qualify for a withdrawal.

Maximum Balance: To mitigate unauthorized access risks and enhance platform security, a maximum balance limit is enforced, beyond which Tutors are required to initiate a withdrawal.

11. Miscellaneous

Scolingo is not a bank or a financial institution. Funds paid through the Platform may be used solely for tutoring purposes. Any misuse of the Platform or its payment system shall be subject to sanctions in accordance with applicable law.

This Payment and Refund Policy shall enter into force on the date 11 february 2026 and shall remain in effect until amended or withdrawn in accordance with the Terms of Service.

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