



Payment & Refund Policy

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At WinQuest Online, we are committed to providing a seamless, secure, and transparent payment and refund process for our students and parents. Our payment terms, refund policies, and guidelines for class management are designed to ensure a fair and hassle-free learning experience. This policy forms an integral part of our Terms of Service.

1. Payment Security & Processing

Your financial security is paramount. WinQuest Online utilizes secure third-party payment processors to handle all transactions.

- **No Card Storage:** We **do not store or collect your payment card details** on our servers. This sensitive information is directly submitted to and processed by our trusted third-party payment providers.
- **PCI-DSS Compliance:** Our payment processors are rigorously compliant with the Payment Card Industry Data Security Standard (PCI-DSS), which is established by major financial brands like Visa, Mastercard, American Express, and Discover. These standards ensure the highest level of security and protection for your payment information.
- **Transaction Confirmation:** Upon successful payment, WinQuest Online will promptly send you an email confirmation of your transaction.

2. Payment Terms & Plans

WinQuest Online operates on an advance payment system, offering various subscription plans to best suit your learning needs.

- **Flexible Payment Plans:** Parents can choose from various payment plans, including:
 - **Monthly Payment:** Payment for classes on a month-to-month basis.
 - **Quarterly Payment:** Payment covering three months of classes, often with bundled features or a discounted rate.
 - **Annual Payment:** Payment covering an entire year of classes, typically offering the most comprehensive features and best value.
 - Specific features and benefits associated with each payment plan will be clearly outlined at the time of purchase.

- **Advance Payment Requirement:** Regardless of the chosen plan (monthly, quarterly, or annual), payment for the selected period is required in advance to confirm enrollment and maintain ongoing access to classes.
- **Payment Notifications:** Our Accounts Department will send payment due notifications at the beginning of each respective billing cycle (monthly, quarterly, or annually).
- **One-to-One Personalized Classes:**
 - Initial enrollment requires payment for at least one month's classes in advance. Subsequent payments follow the chosen plan.
- **Group Classes:**
 - **New Enrollments:** For new students joining group classes, a payment covering two months' fees is required in advance before the commencement of the first session.
 - **Existing Students:** Subsequent payments for existing group class students will be collected every two months, or according to their chosen quarterly or annual plan.

This structured approach ensures an uninterrupted learning experience, transparent payment scheduling, and offers flexibility in commitment levels.

3. Pricing Policy

WinQuest Online's pricing is dynamic and designed to reflect the specialized nature of our educational offerings.

- **Variable Pricing:** Prices for various subjects and courses are determined based on:
 - **Grade/Level:** The academic level and complexity of the subject.
 - **Curriculum:** Specific curriculum requirements (e.g., IB, AP, CBSE).
 - **Location:** Regional factors and market conditions.
 - **Features:** Additional features or resources included with a particular plan.
- **Dynamic Pricing:** Our prices are subject to change without prior notice due to market adjustments, curriculum updates, or service enhancements.
- **Verification Recommended:** While we strive to keep website information current, we advise parents and students to **verify the most up-to-date pricing directly with a WinQuest Online representative** or during the enrollment process, as website prices may not always reflect the absolute latest rates.
- **Commitment to Transparency:** Any applicable taxes or fees will be clearly communicated during the enrollment and payment process.

4. Missed Classes & Makeup Sessions

We understand that unforeseen circumstances may occasionally lead to a missed class. Our policies are designed to accommodate such situations fairly.

4.1. One-to-One Personalized Sessions

- **Student Misses for Personal Reasons:** If a student misses a pre-scheduled one-to-one class due to personal reasons, a makeup session will be scheduled at a mutually convenient time, subject to teacher availability.
- **Missed Due to WinQuest Online's Fault:** If a class is missed due to WinQuest Online's responsibility (e.g., teacher unavailability, technical platform issues), a makeup session will be provided at no extra charge.
- **No-Show Policy (Student):** A student is permitted one rescheduled no-show class per month. Any subsequent missed class without at least **12 hours' prior notice** will be considered chargeable and will not be eligible for a makeup session or refund.

4.2. Group Sessions

- **Student Misses for Personal Reasons:** If a student misses a group class for personal reasons, a dedicated makeup session will generally **not be provided** due to the nature of group learning.
- **Session Recordings:** To ensure students do not miss out on valuable content, a recording of the live group session will be made available, allowing them to review the missed material before the next class. (Note: Provision of recordings is subject to parental consent where legally required, as outlined in our Privacy Policies).
- **Missed Due to WinQuest Online's Fault:** If a group class is missed due to WinQuest Online's responsibility (e.g., teacher unavailability, technical platform issues), a makeup session for the group will be arranged.

This policy ensures students receive valuable learning opportunities while maintaining fairness and operational efficiency.

5. Refund Policy

Customer satisfaction is a priority at WinQuest Online. We offer a flexible refund policy under specific conditions.

- **5.1. Changing Teachers**
 - If a parent or student expresses dissatisfaction with a particular teacher, we will facilitate a teacher change and reschedule new sessions with a different instructor.
 - If the issue of dissatisfaction persists even after changing the teacher, a **full refund for all remaining, unused sessions** within the current billing cycle will be provided.
- **5.2. Discontinuing Classes**
 - If a student decides to discontinue, the refund will be calculated based on the prorated value of unused classes within their current paid period.
 - **Refund Calculation for Quarterly/Annual Plans:** For students on quarterly or annual plans, the refund for any unused classes will be calculated based on the standard **monthly rate** applicable to the service, regardless of any discounted rate initially received for the longer-term commitment. Any discount provided for quarterly or annual prepayment will be forfeited upon cancellation. The balance amount after this recalculation will be refunded.

- Any advance payments made for upcoming, unstarted billing cycles (months, quarters, or years) beyond the current paid period will be refunded in full.
- **5.3. Refund Processing Time**
 - Refunds are typically processed within **7 to 10 business days** from the date of approval, though the actual crediting time may vary depending on your original payment method and banking institution.
 - Any applicable transaction fees imposed by payment gateways or banks for the refund process will be deducted from the refunded amount.

6. Rules of Violation

To maintain the integrity, security, and quality of our platform and services:

- **Direct Payments to Tutors are Strictly Prohibited:** All payments for WinQuest Online services must be made exclusively through the official WinQuest Online payment channels.
- **Bypassing the Platform:** Any attempt by a student or parent to bypass WinQuest Online by making private arrangements or direct payments with a tutor will be considered a breach of our Terms of Service. Such actions will result in the **immediate termination of services for the student**, and WinQuest Online will not be responsible for any losses, damages, or unfulfilled educational services incurred as a result of such unauthorized arrangements.

7. Payment Methods

WinQuest Online offers multiple secure and convenient payment options:

- **International Payment Methods:**
 - PayPal
 - Wise (formerly TransferWise)
 - Western Union
 - Remitly
- **Indian Payment Methods:**
 - UPI (Unified Payments Interface, including Google Pay, PhonePe, Paytm, etc.)
 - Bank Transfer (NEFT/RTGS/IMPS)
- **Local Currency Payments:** We accept payments in various country-specific local currencies, which are then converted to INR (Indian Rupee) where applicable, based on prevailing exchange rates.

8. Taxes & Additional Charges

- **Taxes:** Applicable taxes will be applied to your payments based on local regulations in your jurisdiction and/or the jurisdiction of WinQuest Online. These will be clearly itemized during the payment process.

- **Transaction Fees:** Any additional transaction fees, currency conversion charges, or bank processing fees imposed by your selected payment method provider (e.g., PayPal fees, bank transfer fees for international transactions) must be borne by the payer.

9. Frequently Asked Questions (FAQs)

Q1: What are my payment options?

A1: We offer flexible payment plans including monthly, quarterly, and annual options, each with potential features and benefits.

Q2: When do I need to make the payment?

A2: Payments for your chosen plan (monthly, quarterly, or annual) must be made in advance before the start of the respective billing cycle.

Q3: Can I pay weekly instead of monthly?

A3: No, we operate on monthly, quarterly, or annual advance payment cycles to ensure smooth scheduling and administrative efficiency.

Q4: What if I miss a class?

A4: For One-on-One Classes: A makeup session will be scheduled, provided you give at least 12 hours' prior notice (or within the one no-show per month allowance).

For Group Classes: No individual makeup session will be provided, but session recordings will be made available.

Q5: What happens if the teacher is unavailable?

A5: If a class is missed due to WinQuest Online's fault, we will reschedule the class at no extra cost to you.

Q6: Can I change my teacher if I am not satisfied?

A6: Yes, you can request a teacher change. If dissatisfaction persists after the change, we will provide a refund for the remaining sessions.

Q7: Will I get a refund if I decide to discontinue classes on a quarterly or annual plan?

A7: Yes, a refund will be calculated for unused classes. However, any discounts applied for the longer-term plan will be forfeited, and the refund amount for used sessions will be based on the standard monthly rate.

Q8: How long does a refund take?

A8: Refunds are typically processed within 7 to 10 business days from approval.

Q9: Are there any hidden charges?

A9: No, we maintain 100% transparency. Any applicable taxes or transaction fees will be clearly communicated during the payment process.

Q10: Do you accept payments in local currency?

A10: Yes, we accept local currency payments where applicable, which are then converted to INR.

Q11: How do I find the current price for a subject?

A11: Due to dynamic pricing based on grade, level, location, and features, we advise verifying the most current prices directly with a WinQuest Online representative or during the enrollment process, as website prices may change.

Q12: Who do I contact for payment-related queries?

A12: For any concerns or questions regarding payments, please contact our Accounts Department at accounts@winquestonline.com or call us at +91 93308 11581.

Start Learning with WinQuest Online

WinQuest Online is dedicated to ensuring a fair, secure, and flexible payment process, allowing students and parents to focus entirely on the enriching learning experience without any financial concerns.

