

PAYMENT TERMS

These Payment Terms are part of the Terms of Use of SIGMA-EDU HOLDINGS LTD. ("Company", "we", "us", or "our").

Currently, we support several different payment methods, depending on your account country and location.

1. What payment methods are accepted?

Accepted payment methods are:

- CryptoCloud (we do not guarantee the crypto payments are allowed in your country location).
- Bank Cards
- M-Pesa PayBill

2. Payment Process

The Customer shall order our services pursuant to a program (the "courses"). All services acquired by Customer shall be governed exclusively by the Terms of Use.

We shall invoice to the Customer for all fees on the effective date. The Customer shall pay all undisputed invoices within 1 day after the invoice was received. Except as expressly provided otherwise, fees are non-refundable.

All fees are stated in KSH, and must be paid in KSH.

We shall bill Customer for applicable taxes as a separate line item on each invoice. The Customer shall be responsible for payment of all sales and use taxes, value added taxes (VAT), or similar charges relating to Customer's purchase and use of the services. The Customer shall not be liable for taxes based on the Company's net income, capital or corporate franchise.

3. Installment Liabilities

The Customer is entitled to choose a payment way "Installment Liabilities".

The Customer shall commit the payments according to the procedure as follows:

A. for the course – 4 months (256 hours)

- an advanced payment in the amount of 12% from the total cost;
- 22% – within 30 calendar days after the effective date;
- 22% – within 60 calendar days after the effective date;
- 22% – within 90 calendar days after the effective date;

- 22% – within 120 calendar days after the effective date.

B. for the course – 3 months (144 hours)

- an advanced payment in the amount of 19% from the total cost;
- 27% – within 30 calendar days after the effective date;
- 27% – within 60 calendar days after the effective date;
- 27% – within 90 calendar days after the effective date.

C. for the course – 2 months (72 hours)

- an advanced payment in the amount of 20% from the total cost;
- 40% – within 30 calendar days after the effective date;
- 40% – within 60 calendar days after the effective date;

Overdue Invoices. The invoices for the services, if any, shall be due and payable in full immediately upon receipt by the Customer.

In the case if the Customer did not pay the invoices on time the Company has the right to stop performing services. The Customer may pay the overdue invoices within 7 calendar days to renew access to our services.

4. Refund Policy

The Customer may request a refund before a start date and within 14 calendar days after the start date.

The refund is implemented in the total cost of our services.

5. Education Certificate

In the case if the Customer has not paid for the course completely, then he does not receive the Education Certificate.

Company:

SIGMA-EDU HOLDINGS LTD.

Limuru Rd/1st Parklands Ave: 1 Park Avenue,
3rd Floor, 1st Parklands Avenue, off Limuru Rd.