



REFUND & CANCELLATION POLICY

Effective date: 20 February 2026

Last updated: 23 July 2026

1. Introduction

This Refund and Cancellation Policy explains the circumstances in which a booking, registration or service may be cancelled, rescheduled, credited or refunded.

It applies to services supplied by Athena GESDA Ltd, including consultancy projects, international education roadshows, events, training programmes, leadership programmes, institutional visits, workshops, webinars and other professional services.

This Policy forms part of Athena GESDA's Terms and Conditions.

By purchasing, booking or registering for a Service, you agree to this Policy and our Terms and Conditions.

Where a separate proposal, quotation, Statement of Work, booking confirmation or written agreement contains specific cancellation or refund terms, those specific terms will take priority over this Policy to the extent of any inconsistency.

2. About Athena GESDA

Company name: Athena GESDA Ltd

Company number: 7044526

Registered office: 71 Prospect Street, Nottingham, NG7 5QE, United Kingdom

Email: info@athenagesda.org

Website: www.athenagesda.org

In this Policy:

- "Athena GESDA", "we", "us" and "our" mean Athena GESDA Ltd.
- "Client", "you" and "your" mean the person or organisation purchasing or booking the Service.
- "Business Client" means a university, school, company, institution, professional, sole trader, partnership, public body or other person acting for purposes connected with its business or profession.
- "Consumer" means an individual acting wholly or mainly outside their trade, business, craft or profession.
- "Delegate" means an individual booked to attend or participate in a programme or Event.
- "Event" includes a roadshow, conference, workshop, webinar, training session, institutional visit, leadership programme, immersion programme, networking event or similar scheduled activity.

- “Service” means any service supplied or arranged by Athena GESDA.

3. Scope of this Policy

This Policy may apply to:

- consultancy and advisory services;
- strategic projects;
- monthly retainers;
- international education roadshows;
- school and university engagement programmes;
- conferences and networking events;
- leadership immersion programmes;
- training and professional-development programmes;
- counsellor training and certification;
- institutional delegations and visits;
- webinars and virtual events;
- digital resources;
- programme registrations;
- event sponsorship;
- exhibition packages;
- travel-inclusive packages;
- customised institutional programmes; and
- other services described in a quotation, proposal, invoice or booking confirmation.

Because these Services differ considerably, the applicable refund will depend on the type of Service purchased, when cancellation occurs and what work or financial commitments have already been made.

4. How to Request a Cancellation

All cancellation requests must be submitted in writing to:

Email: info@athenagesda.org

The request should include:

- the Client's name;
- the organisation's name, where applicable;
- the name of the Service or Event;
- the booking or invoice reference;
- the names of affected Delegates;
- the reason for cancellation; and
- any supporting information relevant to the request.

A telephone call, social-media message or verbal notification will not by itself constitute formal cancellation.

Cancellation will take effect on the date that Athena GESDA receives a clear written cancellation request.

We will normally acknowledge receipt within five working days.

The Client should contact us if no acknowledgement is received.

5. Business-to-Business Bookings

Most Athena GESDA Services are supplied to universities, colleges, schools, companies, education providers and other professional or institutional clients.

Business Clients do not generally have an automatic statutory cooling-off period simply because a booking was made online.

Refunds and cancellation charges for Business Clients will therefore be governed by:

- this Policy;
- our Terms and Conditions;
- the relevant proposal or quotation;
- the applicable Statement of Work;
- the booking confirmation;
- the invoice; and
- any separately signed agreement.

Cancellation charges are intended to compensate Athena GESDA for work undertaken, reserved capacity, committed resources, third-party costs and losses arising from cancellation. They are not intended to operate as a penalty.

6. Deposits

A deposit may be required to:

- reserve consultancy capacity;
- secure a roadshow or Event place;
- commence programme planning;
- confirm venue or supplier arrangements;
- book travel or accommodation;
- secure speakers, trainers or delivery partners; or
- begin customised project work.

Where clearly stated before payment, a deposit may be non-refundable.

A non-refundable deposit reflects costs and commitments that may include:

- initial consultation and project scoping;
- contract and booking administration;
- staff capacity reserved;
- itinerary development;
- programme design;
- supplier commitments;
- venue deposits;
- travel reservations;
- marketing activity;
- partner coordination; and
- opportunities declined because capacity was reserved for the Client.

Where applicable law requires otherwise, the amount retained will be limited to a fair amount reflecting work completed, costs incurred and losses that could not reasonably be avoided.

A deposit will normally be credited against the total Fees due.

7. Consultancy and Advisory Services

Consultancy and advisory Services may include strategy projects, market research, institutional reviews, recruitment consultancy, partnership development, market-entry advice, Global Capability Centre advisory and other customised professional work.

7.1. Cancellation before work begins

Where a Business Client cancels before substantive work begins, Athena GESDA may refund amounts paid after deducting:

- any agreed non-refundable deposit;
- administrative and scoping work already completed;
- third-party costs;
- bank and payment-processing charges where lawfully recoverable; and
- other unavoidable commitments made for the project.

7.2. Cancellation after work begins

Where work has begun, the Client must pay for:

- all work completed up to the effective cancellation date;
- meetings, research, analysis and preparation already undertaken;
- agreed milestones completed or substantially completed;
- staff or consultant time reserved and unable reasonably to be reallocated;
- approved expenses;
- committed supplier or contractor costs;
- cancellation charges payable to third parties; and
- any notice period stated in the Contract.

Any balance remaining after these deductions may be refunded.

7.3. Fixed-fee projects

For fixed-fee projects, completed work may be valued by reference to:

- completed milestones;
- percentage of the agreed scope delivered;

- time reasonably spent;
- deliverables prepared;
- resources committed; and
- non-cancellable expenditure.

Where a milestone has been substantially completed, the full amount allocated to that milestone may remain payable.

7.4. Retainer arrangements

Unless otherwise agreed, a monthly consultancy retainer may be cancelled by giving at least 30 calendar days' written notice.

Retainer Fees already invoiced or paid for the applicable notice period will remain payable.

Fees for a month in which work has already commenced are not normally refundable.

Any different minimum term or notice period stated in a signed agreement will apply.

7.5. Client delay or inactivity

Where a project is delayed because the Client does not provide information, approvals, access or instructions, Athena GESDA may:

- revise the timetable;
- place the project on hold;
- retain amounts relating to work already completed;
- charge additional remobilisation costs;
- invoice reserved time; or
- terminate the project after reasonable written notice.

A Client-caused delay does not automatically create a right to a refund.

8. Roadshows, Events and Scheduled Programmes

International roadshows and scheduled programmes require substantial advance planning and may involve non-refundable commitments to venues, schools, universities, hotels, travel providers, local delivery partners and other suppliers.

Unless different terms are stated in the booking confirmation, the following cancellation schedule applies to Business Clients:

Written cancellation received	Cancellation charge
More than 90 calendar days before the start date	Deposit plus all non-refundable costs already incurred
61–90 calendar days before the start date	25% of the total Fees plus non-refundable third-party costs
31–60 calendar days before the start date	50% of the total Fees plus non-refundable third-party costs
15–30 calendar days before the start date	75% of the total Fees plus non-refundable third-party costs
14 calendar days or fewer before the start date	100% of the total Fees
After the programme begins or for non-attendance	100% of the total Fees

Where third-party costs exceed the percentage shown, the Client may be required to pay the higher amount, provided that the costs were reasonably incurred in connection with the Booking.

Where Athena GESDA successfully resells the cancelled place, we may reduce the cancellation charge to reflect losses avoided, after deducting:

- administrative costs;
- marketing costs;
- amendment fees;
- price differences;
- non-refundable supplier costs; and
- other losses reasonably arising from the cancellation.

9. Delegate Substitutions

A Business Client may request to substitute another suitable Delegate instead of cancelling.

Substitution requests must be made in writing and are subject to Athena GESDA's approval.

A substitution may be permitted where:

- sufficient notice is given;
- the substitute meets programme requirements;
- the relevant venue or host institution accepts the change;
- visa and travel arrangements can be amended;
- required information is supplied by the applicable deadline; and
- any additional costs are paid.

Athena GESDA may charge an administration fee of £100 plus VAT.

The Client must also pay any:

- airline amendment charges;
- visa costs;
- accommodation amendment fees;
- supplier charges;
- increased travel costs; and
- other expenses caused by the substitution.

Substitution may not be possible where reservations, tickets, visas, invitations, security clearances or programme components are non-transferable.

10. Non-Attendance and Partial Attendance

No refund will normally be available where a Delegate:

- fails to attend;
- arrives late;
- leaves early;
- misses part of a programme;
- is unable to travel;
- does not obtain a visa;

- does not have valid travel documents;
- is refused entry into a country;
- is removed because of misconduct;
- chooses not to participate in an activity; or
- is prevented from attending because of circumstances personal to that Delegate.

The full Fee remains payable because the place, resources and programme capacity were reserved.

Clients and Delegates are strongly advised to obtain suitable travel, cancellation and medical insurance.

11. Visa Refusal

A visa refusal does not automatically entitle the Client or Delegate to a refund.

Where a visa is refused, Athena GESDA may, at its discretion, consider:

- transfer to a later programme;
- substitution of another Delegate;
- a partial credit;
- a partial refund after costs have been deducted; or
- another reasonable alternative.

Any request must be supported by official written evidence of the visa refusal.

The following will remain non-refundable:

- work already completed;
- administrative costs;
- invitation-letter preparation;
- visa-support documentation;
- venue commitments;
- travel and accommodation costs;
- local partner charges;
- supplier cancellation charges; and

- any other irrecoverable amounts.

No refund or credit will normally be considered where the visa application:

- was submitted late;
- was incomplete;
- contained inaccurate information;
- did not meet published eligibility requirements; or
- was refused because of the applicant's personal immigration circumstances or conduct.

12. Travel-Inclusive Packages

Where the Booking includes travel, accommodation, transfers, meals or other third-party services, those components may be subject to separate supplier terms.

Flights, train tickets, accommodation, visas and other travel-related costs may be:

- non-refundable;
- non-transferable;
- subject to amendment fees;
- refundable only as credit; or
- subject to the relevant supplier's cancellation rules.

Athena GESDA will pass on any supplier refund actually received where appropriate, after deducting applicable administration fees and amounts lawfully retained.

Athena GESDA cannot guarantee that a supplier will issue a cash refund.

13. Training Programmes and Workshops

13.1. Scheduled in-person training

Scheduled in-person training will normally follow the cancellation timetable in clause 8.

13.2. Live online training and webinars

Unless otherwise stated:

Written cancellation received	Refund or credit
More than 14 calendar days before the session	Refund less administrative and committed costs
7–14 calendar days before the session	50% refund or transfer to another available session
Fewer than 7 calendar days before the session	No refund; substitution may be permitted
After access details or materials have been used	No refund, except where required by law

13.3. Bespoke institutional training

Customised training programmes are treated as consultancy and project Services.

The Client must pay for:

- programme design already completed;
- trainer preparation;
- customised materials;
- reserved delivery time;
- travel arrangements; and
- other committed costs.

13.4. Certification programmes

Fees relating to assessments, registration, verification, certification or materials may be non-refundable once the relevant process has begun.

Failure to complete the programme or meet certification requirements does not create a right to a refund.

14. Digital Content and Downloadable Materials

Digital content may include reports, templates, training materials, recordings, guides, publications and downloadable resources.

Where a Consumer purchases digital content for immediate access, Athena GESDA may ask the Consumer to:

- expressly consent to immediate supply; and
- acknowledge that the statutory cancellation right may be lost once access or downloading begins.

Subject to statutory rights, no refund will normally be provided once:

- a download link has been issued and accessed;
- digital content has been downloaded;
- an online resource has been opened;
- protected materials have been made available; or
- account access has been activated.

This does not affect rights relating to digital content that is faulty, materially misdescribed or not supplied as agreed.

15. Sponsorship and Exhibition Packages

Sponsorship and exhibition packages may involve reserved inventory, branding, marketing and production commitments.

Unless otherwise agreed, sponsorship and exhibition Fees are non-refundable once:

- branding or marketing has begun;
- space has been reserved;
- programme materials have been produced;
- the sponsor has been publicly announced;
- supplier commitments have been made; or
- the Event is within 60 calendar days.

Where cancellation occurs before these activities begin, Athena GESDA may consider a partial refund after deducting administrative, planning and committed costs.

16. Rescheduling Requested by the Client

A Client may request that a Service be moved to another date.

Rescheduling is not automatic and is subject to:

- Athena GESDA's availability;
- supplier availability;
- host institution approval;
- the nature of the Service;
- payment of outstanding Fees; and
- payment of additional costs.

The Client may be required to pay:

- an administration fee;
- venue or supplier amendment fees;
- travel amendment costs;
- increased delivery costs;
- additional preparation charges;
- trainer or consultant rebooking costs; and
- losses arising from the original dates being reserved.

Where Athena GESDA agrees to reschedule, amounts already paid will normally be transferred to the revised Service rather than refunded.

A rescheduled Service that is later cancelled will be subject to the cancellation terms applicable to the original date or the revised date, whichever more fairly reflects Athena GESDA's actual commitments and losses.

17. Changes to an Event or Programme

Athena GESDA may make reasonable changes to:

- dates;
- daily schedules;
- venues;
- host institutions;
- schools or universities visited;
- speakers;
- trainers;

- accommodation;
- transport;
- programme activities;
- delivery method; or
- itinerary order.

Changes may be required because of:

- venue or host availability;
- travel disruption;
- safety concerns;
- local regulation;
- public-health requirements;
- speaker availability;
- weather;
- operational requirements;
- low attendance; or
- circumstances beyond our control.

A change to an individual speaker, institution, visit, venue, hotel, meeting or activity will not normally create a right to a refund where the overall purpose and substance of the programme remain materially similar.

Where practicable, Athena GESDA will provide a suitable substitute or alternative.

18. Cancellation by Athena GESDA

Athena GESDA may cancel a Service where:

- minimum participation has not been reached;
- a venue or host institution becomes unavailable;
- safety or security concerns arise;
- travel becomes impracticable;
- government restrictions apply;

- a key delivery partner withdraws;
- the Client has not paid;
- the Client has materially breached the Contract; or
- circumstances outside Athena GESDA's reasonable control prevent delivery.

Where Athena GESDA cancels the entire Service for reasons not caused by the Client and does not provide a reasonable alternative, the Client may normally choose between:

- a transfer to another available Service;
- a credit note; or
- a refund of Fees paid directly to Athena GESDA for the cancelled Service.

The refund will not normally include separately purchased or indirect costs such as:

- flights;
- visas;
- accommodation;
- insurance;
- currency losses;
- internal staffing costs;
- loss of business;
- loss of opportunity; or
- other arrangements not purchased directly from Athena GESDA.

Clients should use flexible or refundable travel options and maintain appropriate insurance.

19. Postponement by Athena GESDA

Where Athena GESDA postpones a Service, the Booking will normally transfer automatically to the rescheduled date.

Where the Client cannot reasonably attend the new date, Athena GESDA may offer:

- a substitute Delegate;
- transfer to a later programme;

- a credit note;
- an alternative format; or
- a refund, where appropriate.

Any refund will take account of:

- work already delivered;
- non-refundable costs;
- customised materials;
- services already received;
- commitments that cannot be recovered; and
- applicable consumer rights.

20. Force Majeure

Athena GESDA will not be responsible for delay, disruption, alteration or cancellation caused by events outside its reasonable control.

These may include:

- war or threat of war;
- terrorism;
- civil unrest;
- political instability;
- strikes or industrial action;
- epidemic or pandemic;
- public-health restrictions;
- government action;
- sanctions;
- border closure;
- visa or immigration restrictions;
- natural disaster;
- extreme weather;

- fire or flood;
- transport cancellation;
- venue closure;
- failure of utilities or telecommunications;
- cyberattack;
- institutional closure;
- airline failure; or
- serious health, safety or security risks.

In such circumstances, Athena GESDA may:

- change the date or location;
- deliver the Service online;
- substitute programme elements;
- postpone delivery;
- transfer the Booking;
- issue a credit note; or
- cancel the affected Service.

Refunds, where offered, will be calculated after deducting:

- Services already supplied;
- work already completed;
- non-refundable supplier costs;
- unavoidable commitments; and
- reasonable administrative expenses.

Athena GESDA will take reasonable steps to mitigate avoidable losses.

21. Credits

Athena GESDA may offer a credit instead of a cash refund.

Unless otherwise confirmed in writing:

- a credit is valid for 12 months from its issue date;

- the credit may be used only by the original Client;
- the credit is not redeemable for cash;
- the credit may be applied to eligible Athena GESDA Services;
- any price increase must be paid by the Client;
- unused credit expires at the end of its validity period; and
- a credit cannot be combined with another offer unless approved.

We may extend a credit period at our discretion where exceptional circumstances apply.

22. Exceptional Circumstances

Athena GESDA may consider an exception to the standard Policy in serious and evidenced circumstances, such as:

- bereavement;
- serious illness;
- medical emergency;
- natural disaster;
- government-imposed travel prohibition; or
- another exceptional event outside the Client's reasonable control.

Requests must normally be supported by appropriate documentation.

Any exception is discretionary unless required by law.

An exception granted in one case does not create an obligation to grant the same outcome in another case.

Non-refundable third-party costs and work already completed may still be deducted.

23. Consumer Cooling-Off Rights

This clause applies only where the Client is a Consumer and enters into a qualifying distance or off-premises contract.

A Consumer may have a statutory right to cancel a service contract within 14 calendar days after the Contract is formed, without giving a reason.

To exercise the right, the Consumer must send a clear statement to:

Email: info@athenagesda.org

The Consumer may use the following wording:

I hereby give notice that I wish to cancel my contract for the following Service: [insert Service].

Booking date: [insert date]

Name: [insert full name]

Address: [insert address]

Booking reference: [insert reference]

Date of cancellation: [insert date]

The Consumer does not have to use this wording, provided the cancellation request is clear.

23.1. Services beginning during the cancellation period

Where a Consumer asks Athena GESDA to begin providing Services during the 14-day period:

- the Consumer expressly requests early performance;
- if the Consumer later cancels, Athena GESDA may charge a proportionate amount for Services supplied before cancellation; and
- where the Service has been fully performed, the right to cancel may be lost if the Consumer gave the necessary prior request and acknowledgement.

23.2. Scheduled activities and other exceptions

The statutory cancellation right may not apply to certain services involving:

- accommodation;
- transport;
- vehicle rental;
- catering;
- leisure activities; or
- scheduled Events,

where the Contract provides for performance on a specific date or during a specific period and the relevant legal exception applies.

This clause does not reduce any mandatory statutory rights.

24. Services Not Supplied with Reasonable Care and Skill

Where a Consumer believes that a Service was not supplied with reasonable care and skill, the Consumer should contact Athena GESDA promptly with details of the concern.

Depending on the circumstances and applicable law, an appropriate remedy may include:

- repeating the Service;
- correcting the relevant work;
- providing a replacement;
- reducing the price;
- issuing a partial refund; or
- issuing a full refund where legally required.

A refund will not normally be due merely because:

- the Consumer changed their mind outside any statutory cancellation period;
- the Consumer did not achieve a hoped-for outcome;
- a university, embassy or third party made an unfavourable decision;
- the Consumer did not follow advice;
- the Consumer did not attend or participate; or
- circumstances outside Athena GESDA's control affected the outcome.

Nothing in this Policy excludes statutory consumer remedies.

25. Refund Calculation

Where a partial refund is due, Athena GESDA may deduct amounts relating to:

- work completed;
- time spent;
- Services already provided;
- customised materials;
- deposits;
- committed personnel time;

- administrative costs;
- venue and supplier costs;
- travel and accommodation costs;
- payment-processing costs where lawfully recoverable;
- currency-conversion costs;
- marketing or production costs;
- cancellation charges imposed by third parties; and
- losses that could not reasonably be avoided.

Athena GESDA will take reasonable steps to reduce avoidable loss, including attempting to reallocate capacity or resell places where reasonably practicable.

The Client may be asked to provide bank or payment details necessary to process the refund.

26. Refund Method and Processing Time

Approved refunds will normally be returned:

- to the original payment method;
- to the person or organisation that made the original payment; and
- in the original payment currency, where practicable.

Athena GESDA will not normally make a refund to a different person, account or payment method unless satisfactory evidence and authorisation are provided.

Approved refunds will usually be processed within 14 calendar days.

The time taken for the refund to appear may depend on:

- the card issuer;
- the Client's bank;
- the payment gateway;
- international banking arrangements; and
- fraud-prevention or identity-verification checks.

Athena GESDA is not responsible for delays caused by the Client's bank or payment provider after the refund has been submitted.

27. Currency and Bank Charges

Where a payment was made in a currency other than pounds sterling, the refunded amount may differ from the original local-currency amount because of exchange-rate movements.

Athena GESDA is not responsible for:

- exchange-rate losses;
- foreign transaction fees;
- payment-provider charges;
- correspondent-bank charges;
- card-issuer charges; or
- deductions made by financial institutions.

Unless required by law, refunds will be limited to the amount received by Athena GESDA, less lawful deductions under this Policy.

28. Chargebacks and Payment Disputes

Clients should contact Athena GESDA before initiating a chargeback or payment dispute.

We will investigate legitimate concerns and attempt to resolve them promptly.

A Client must not initiate a chargeback:

- simply to avoid agreed cancellation terms;
- after receiving the Service;
- in relation to an undisputed contractual payment;
- because a third party made an unfavourable decision; or
- without first giving Athena GESDA a reasonable opportunity to address the issue.

Athena GESDA may provide the payment provider with relevant records, including:

- the accepted Terms;
- booking confirmations;
- correspondence;
- attendance records;

- deliverables;
- invoices;
- cancellation requests; and
- evidence that Services were supplied.

Nothing in this clause restricts a Consumer's lawful rights regarding fraud, unauthorised payments or a genuine payment dispute.

29. Outstanding Amounts

Where a refund is due but the Client owes other overdue amounts to Athena GESDA, Athena GESDA may, where legally permitted, apply the refund against those outstanding amounts.

Any remaining balance will then be paid to the Client.

Cancellation does not remove the Client's responsibility to pay:

- amounts already due;
- cancellation charges;
- committed costs;
- Services already supplied; or
- other sums payable under the Contract.

30. Complaints and Review Requests

A Client who disagrees with a refund or cancellation decision may request a review by writing to:

Email: info@athenagesda.org

The request should explain:

- which decision is disputed;
- why the Client believes it should be reconsidered;
- the outcome requested; and
- any relevant supporting evidence.

Athena GESDA will normally acknowledge the request within five working days and aim to provide a substantive response within 20 working days.

Complex cases may require additional time.

31. Changes to this Policy

Athena GESDA may update this Policy periodically to reflect:

- changes in law;
- regulatory guidance;
- changes to our Services;
- changes to payment-provider requirements;
- changes to operational procedures; or
- improvements to clarity and transparency.

The version applying to a Booking will normally be the version in force when the Contract was formed, unless:

- the parties agree otherwise;
- a change is required by law; or
- the amendment does not materially disadvantage the Client.

The current version will be published on our website.

32. Governing Law

This Policy and any dispute arising from it are governed by the laws of England and Wales.

For Business Clients, the courts of England and Wales will have exclusive jurisdiction.

Consumers may also have the right to bring proceedings in the courts applicable to their place of residence where required by law.

Nothing in this Policy removes any mandatory legal rights available to a Consumer.

33. Contact Information

Questions, cancellations and refund requests should be directed to:

Athena GESDA Ltd

Email: info@athenagesda.org

Website: www.athenagesda.org

Document Control

Document owner: Athena GESDA Ltd

Document classification: Public

Review frequency: Annually, or sooner where legislation, payment arrangements or business operations materially change

Applicable jurisdiction: England and Wales