

GOWISE MIGRATION AND CONSULTING LTD

Comprehensive Contract Clauses & Refund Policy

1. Refund Policy

All refund requests must be submitted in writing. Gowise Migration and Consulting Ltd (" GOWISE ") will provide a refund in accordance with the cooling off period and applicable laws in Nigeria, Australia, Canada, and global jurisdictions. All administrative fees of 20% are non refundable once service processing begins.

2. Cooling Off Period

Clients are entitled to a 5 day cooling off period from the date of signing. During this period, clients may cancel their contract and receive refunds exclusive of the 20% administrative fee.

3. Confidentiality Clause

GOWISE agrees to maintain strict confidentiality regarding all client information, documents, financial details, and immigration related materials. Information will not be shared with third parties except where required by law or with the client ' s written consent.

4. Data Protection & Privacy

GOWISE shall comply with global privacy standards including:

- Nigeria Data Protection Regulation (NDPR)
- Australia Privacy Act 1988
- Canada Personal Information Protection and Electronic Documents Act (PIPEDA)
- General best practices for global clients

Client data shall be securely stored and used solely for immigration processing.

5. Limitation of Liability

GOWISE shall not be responsible for decisions made by immigration authorities in Nigeria, Australia, Canada, or any global jurisdiction, as visa issuance is solely at the discretion of government agencies.

6. Client Responsibilities

The client agrees to provide accurate, complete, and truthful information. Failure to do so may result in delays or refusal by immigration authorities.

7. Governing Law

This agreement applies globally but will be interpreted under the jurisdiction where the client is primarily engaging GOWISE (Nigeria, Australia, Canada, or otherwise).

8. Acceptance

By signing this agreement, the client confirms understanding and acceptance of all clauses, including confidentiality, data protection, fees, and refund conditions.