



REFUND & COOLING-OFF CLAUSE – GOWISE

1. Cooling-Off Period

The Client shall be entitled to a three (3) business day cooling-off period commencing on the date of execution of this Agreement. During this period, the Client may terminate this Agreement by providing written notice to Gowise Migration and Consulting Ltd (“Gowise”). In the event of such termination, the Client shall be entitled to a refund of all fees paid, less a twelve percent (12%) administrative fee representing initial processing, file creation, and administrative handling costs.

2. Refunds Prior to Commencement of Substantive Work

Following the lapse of the cooling-off period and prior to the commencement of substantive work, the Client may cancel the Agreement. Gowise shall refund all fees paid, subject to a deduction of the twelve percent (12%) administrative fee.

3. Refunds After Commencement of Substantive Work

Once substantive work has commenced, refunds shall be calculated on a pro-rata basis, reflecting the value of work completed. The refundable amount shall be determined using the formula: Total Fees Paid – (Value of Work Completed + 12% Administrative Fee). Substantive work includes, but is not limited to, document review, consultations, strategic assessments, communication, and preparation activities undertaken on behalf of the Client.

4. No Refund After Completion of Agreed Services

Upon full completion of the agreed-upon scope of services, no refund shall be issued, irrespective of the outcome. The Client expressly acknowledges that visa approvals, assessments, or determinations by government or third-party authorities are outside the control of Gowise.

5. Non-Refundable Third-Party Fees

Fees paid to third parties — including government bodies, assessment authorities, educational institutions, medical agencies, testing centres, and courier or verification services — are strictly non-refundable. Where such third parties issue a refund, Gowise shall remit the refunded sum to the Client, less bank or processing charges.

6. Exceptional Circumstances

Refund requests arising from exceptional circumstances — including medical emergencies, bereavement, natural disasters, or security-related incidents — may be considered by Gowise at its discretion. Supporting documents may be required. Approved refunds shall be processed within fourteen (14) days.

7. No Guarantee of Outcome

The Client acknowledges that Gowise does not guarantee visa approval, processing timelines, or outcomes issued by government or third-party decision makers. Refunds shall not be granted on the basis of unfavourable decisions, delays, or circumstances beyond Gowise's control.

8. Refund Request Procedure

All refund requests must be submitted in writing to the designated Gowise refund email, accompanied by the Client's full name, invoice reference, proof of payment, and the basis for the request. Gowise shall provide a written response within three (3) to five (5) business days, and approved refunds shall be issued within fourteen (14) days.

Global & Nigerian Applicability

This clause is drafted in accordance with international best practices and is valid for Clients within Nigeria and worldwide, unless superseded by mandatory local consumer protection laws.