PsyAsia’s Terms and Conditions

Accounts, Billing & Terms · https://psyasia.com/kb/terms-and-conditions/

> The following applies to
> PSYASIA INTERNATIONAL - PSYASIA.COM - PSYCHOMETRICASSESSMENT.COM - PSYCHOLOGY1.COM
> and all PsyAsia International and Psychology1 Group Sites.
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> *The following is a formal document as is required in any business, and without which, it would be difficult for us to protect our business or you to be protected by understanding our terms. However, first and foremost, we are a people organisation and want our team and our clients to enjoy their time with us. Please talk to us in a friendly manner about any issues you are facing - we are more human than the following may make us look.*

Terms & Conditions of Business

Billing & Due Dates

PsyAsia International bills on the 1st day of every month for all services and purchases used/made and entered into our system up until that date for regular clients (i.e., clients with an established payment history who use our services regularly).

For single project clients, we bill the full amount in advance for work that will take less than one month. For work that will take more than one month, we bill the first months’ fee up-front and then bill at appropriate intervals during the project (usually monthly on the 1st of the month). Where particular dates are booked in a consultant’s diary, the fees for withdrawal, date changes and cancellation are the same as noted in the in-house training courses section below.

For in-house training courses, we bill within 48 hours of receiving your signed training agreement. Payment is due within 14 days of this invoice, but may be extended to 30 days for repeat clients provided there are at least 3 months before the training course goes ahead. Dates are not confirmed

until 100% payment has been received. An administration fee equivalent to 10% of the fee quoted in the agreement will apply for a client who, after signing the agreement withdraws from it prior to sending us payment. If payment is not received by the due date, we reserve the right to offer the tentatively reserved dates to other clients who may have requested them. As per our training agreements, we charge a 35% date change fee for clients who need to change their dates after confirming with us. This is to reflect the fact that we are likely to have turned down work of other clients whilst holding the original client's date as confirmed. In this case, and upon payment of the fee noted above, the date may be changed to any available date within the current financial year (our financial year ends on 31 March).

Discrepancies

Please note that we will apply late fees for non-payment of invoices by the due date. It therefore remains the client's responsibility to advise us of discrepancies and ensure that we receive such advice in good time to enable us to issue the replacement invoice with an amended due date. The replacement invoice must then be paid by the amended due date.

Hard Copy Invoices and Receipts

Out of respect for the environment and to keep our fees as low as possible, PsyAsia International issues electronic invoices (pdf file sent by email). We issue paper invoices & paper receipts where required at a charge equivalent to US$50 each. As these are computer-generated documents, we do not apply signatures and chops to them and so hard copy documents are in fact exactly the same as those you may print yourself. In Hong Kong and Singapore, our Governments have encouraged us to go paperless as much as possible and so we hope clients will support this effort. For clients requiring hard copy documents, upon payment of the above fee, hard copy receipts will be dispatched within our next accounting cycle (i.e., within 1 month). Note that should you require a receipt that is different to the format of our standard receipt/statement, a fee equivalent to US$50 will apply. Furthermore, where PsyAsia International is required to complete forms and provide documents in order to register on a client's payment system or to assist the client in seeking approval for the course/funds, an administrative fee equivalent to US$100 will be applied.

Payment of ALL Bank Fees is a requirement

As is usual business practice, all bank fees must be paid by the client so that we receive the total amount owing on the invoice. If as a result of any fees imposed by your bank or our bank, we receive less than the amount stipulated on the invoice, your account will remain outstanding. If the amount is small, we will add it to your next invoice or ask you to pay in cash if you are to meet us face-to-face. Please note that if you send **payment via an intermiediary bank** your payment to us will almost certainly be short. This amount is not taken off by PsyAsia International, rather your intermediary bank. In this case, please ensure that you pay additional to cover this, **instruct your direct bank to ensure ALL fees are paid at your end, including intermediary bank fees,** or top up the short payment after using Wise.com or Credit Card (+6% processing fee).

Credit Card Payment & Chargebacks

We may choose to accept credit card as payment for certain products. Where we do, we may ask you to pay a **processing fee of 6%** (the fee the card company charges us, without markup). In the event that you later decide to request a chargeback from your card company, the following will apply: 1. Any discounts in your invoice will be cancelled immediately as a result of non-payment; 2. We will add to your invoice any fees charged by banks for the chargeback processing (typically around $15-20); 3. Our legal representative will prepare a report for the bank in support of the rejection of your chargeback request and we will pass on the fee for this report to you (typically around $500); 4. Late fees will accrue on your "in-default" invoice at 5% per month until paid; 5. Assuming the bank upholds our appeal and reimburses us, we will apply the reimbursement to your invoice minus any fees, but you will still be liable for the aforementioned fees; 6. Whereby any part of the invoice remains outstanding after 3 months, we will file a claim at a court in your jurisdiction and you will be liable for all aforementioned fees, plus legal costs. **Our business is about people and we value long-term relationships above all else, so if you have a problem with anything you have paid for from us, please talk to us :)**

*As a legitimate, respected organisation with 20+ years of business experience, **we have only ever received one chargeback request**, this was from a student who took on too many responsibilities and decided to take a vacation rather than complete her remaining 3 hours of coursework. She decided not to speak to us first, rather to engage in "friendly fraud" with her card company! She lost her request to her bank and the money was redeposited to our account!*

Late Fees

Where payment is not received by the due date, PsyAsia International adds a fee of 5% of the outstanding invoice amount (minimum US$50) at some point between the 1st and 7th day after becoming overdue. Additionally, any discounts in the invoice are automatically invalidated and thus removed. PsyAsia International will also revert overdue accounts to pay-before-delivery accounts, thus removing any credit facility. Further late fees as per above are added on each monthly anniversary of the payment due date. On the third anniversary of the payment due date, we will pass overdue invoices to local collection agencies for collection of all fees, including agency fees. This billing policy enables us to keep our fees low and ensures that only clients who do not pay on time are penalized for late payments.

Longer Payment Terms

Special arrangements do exist and can be made for larger and established organisations whose internal systems make it impossible to pay within 14 days. In this case, PsyAsia International will, after discussion and at our own discretion extend the payment period to 30 days. For organisations requiring more than 30 days to process payment, we only offer pay-before-service terms. All Hong Kong and Singapore Government invoices are defaulted to 30 days as a goodwill gesture.

Public Training Courses Fees & Refunds

For clients who make a confirmed booking on this site but decide before payment to withdraw their place (not pay), an admin/withdrawal fee of 10% of the invoiced amount will apply. **Please do not make any booking unless you have confirmed funds and approval to attend.**

For clients who cancel their course place after payment, the following terms will apply:

► All **discounted tickets**: **No refunds**, but substitutes are permitted for all ticket types

Rack Rate Tickets without Discount:

► *Cancellations made more than 45 days before the course goes ahead: 60% refund

► *Cancellations made 30-45 days before the course goes ahead: 30% refund

► *Cancellations made 29 days or less before the course goes ahead: no refund

Please note that we are **always happy to accept substitute course participants without additional fee**. In exceptional circumstances (e.g., illness supported by medical certificate) we will transfer delegates to the next available course upon payment of a transfer fee equivalent to 35% of the originally paid fee. This fee helps to cover venue fees payable to the hotel or training room provider as well as fees for the course materials produced for the said delegate.

**If the cancellation results in lowering the number of attendees on a group booking to below the discount threshold, any discounts for remaining delegates will be cancelled and refunds (if any) will be calculated based on the revised invoice and actual fee paid.*

Online Training Courses Refunds

PsyAsia International does not entertain refunds for any of our online training courses. For those registering for our Supported Intake Mode of learning who are subsequently unable to make the dates of the course, we will transfer students to the next available intake for a 35% transfer fee provided the request is made in writing at least 14 days before the start of the course. Thereafter, we do not offer transfers, but will accept a substitute student.

Courses Cancelled by PsyAsia International

If PsyAsia International cancels a public training course due to low numbers of registrants, we shall refund paid-up registrants in full. We will send a cheque or bank transfer for the full amount paid within 1 month of cancelling if delegates do not wish to be transferred to the next available course. Similarly to other training providers, we are unable to compensate for cancelled flights, hotel accommodation or bank transfer fees. In a case where we need to cancel a course, we undertake to do so no less than one month before the scheduled course start date for in-person courses, one week for online courses of 1 or 2 days length and two weeks for online courses of 3+ days length.

Online Training Courses / BPS Level 1 & 2 Online Training

For up-to-date details on any of the fees mentioned below, kindly ask our customer support executive prior to course registration

Our online training courses are subject to the same terms and conditions as noted herein with the exception/addition of the following as relevant:

1. PsyAsia International does not entertain refunds for any of our online training courses. For those registering for our Supported Intake Mode of learning who are subsequently unable to make the dates of the course, we will transfer students to the next available intake for a 35% transfer fee provided the request is made in writing at least 14 days before the start of the course. Thereafter, we do not offer transfers, but will accept a substitute student.

2. Students completing our Extended Supported Mode of training are expected to meet study and coursework deadlines. For students who fall behind and do not submit their coursework portfolio on time, they will be transferred to the Independent Mode of study and no refund of the difference in price between the two Modes of learning will be offered. For Students who do not submit their portfolio of work for Level 2P on time, a single one month extension is available upon payment of an extension fee.

3. Students completing our Independent Mode of training must complete each Level of a course within the specified enrolment period. For students requiring additional time, a one-off, one month extension is available for each Level of the course upon payment of an extension fee.

4. For students undertaking BPS Level 1, we offer the option of an on-loan materials pack in order to complete scoring and test administration assessments. There is an admin/courier fee for this pack, and you will need to return the pack by courier (at your own cost) once you pass Level 1. The pack is not a necessity as we provide an alternative means to undertake the related exercises with pdf materials. Should you decide you want this pack, please advise us at time of registration. We will then send it as soon as we can after payment, but this can take anywhere between 5-35 days depending on how many packs are out on loan at the time. We are unable to expedite the process simply because all students have the right to take a reasonable amount of time to undertake the exercises. If you feel that waiting may be a problem for you, please ask us about the estimated wait time before registering. Also, kindly note that in order not to delay other students, we require that we receive your returned on-loan pack within 14 days after we have informed you that you have passed Level 1. Fees apply for packs that are late, not returned or which have been marked (e.g., pencil/pen) in any way. Please DO NOT write on any of the materials we send to you. Additionally, if you lose your pack, we may not be able to pass you for Level 1 because you have been unable to demonstrate your ability to keep test materials secure and safe.

5a. Students registering for our BPS courses expressly agree that their work must be up to the standard required by the BPS. This standard is assessed by a delegated assessor for the BPS with

extensive experience. It is expected that students graciously accept work that needs to be redone in order to prove competence as outlined by the BPS. In the event that the student disagrees with the comments of the assessor, the student may request that an assessor in the UK also mark the work for a fee of GBP450 (per Level). In the event that the UK assessor agrees with the PsyAsia assessor, the original work (or additional work as set by the UK assessor) must be undertaken and the additional fee forfeited. In the event that the UK assessor disagrees with the PsyAsia assessor, the GBP450 will be refunded to the student within 30 days and the student will be considered a pass for that Level. Kindly be advised that this has never happened as of June 2022. Your assessor really does not want for you to have to undertake additional work as it only results in additional work for him. However, he cannot pass you as competent without the evidence that he has been trained by the BPS to look for.

5b. Your course fees cover a single marking of your work. When submitted work is not up to the required standard, additional marking fees may apply. This will depend on how much additional marking is required. If just a few questions require additional work, we are unlikely to charge additional fees. Where more substantial remarking is required, fair fees that represent the additional time will be levied. On rare occasions, the assessor may recommend an online meeting to discuss your work instead. In such cases our online meeting fee will apply in addition to remarking fees (if any). Note that it is NOT our intention to make additional revenue from remarking fees (and as of September 2025, remarking fees are applied to around 2 out of each 10 original submissions of work). We prefer that original work is up to the required standard, so please do your best to ensure it is!

5c. At the time of course registration, you should **ensure that you understand the time commitment involved and that you are able to deliver the standard of work required in the time given**. If you have health, work or family issues that may impact your enjoyment, learning and/or assessment during the course, **please consider joining later**. If you have an ongoing issue that we may be able to make arrangements for, please let us know PRIOR to registration so we can advise accordingly.

5d. Please also view our Deadlines and Remarking policies for BPS courses here.

6. Whilst refunds for online courses will not be given under any circumstances, complimentary extensions and other considerations will be made in the case of medical issues provided a medical certificate is provided to us.

7. In the event of **plagiarism** (copying of another person's work – i.e., another student, a friend, information found on Wikipedia – and passing it off as your own), **a student's place on the course will be cancelled and no refund offered**. The student will be barred from registering for the course at any point in the future. Note that we highly recommend that you learn from the videos and then respond to the course workbook questions. Do not use other websites and regurgitate their text in different words because these websites may not be reliable sources.

8. All those who register for our BPS Level 1 & 2 Training will be asked to read and agree to our plagiarism, remarking and work commitment policy as detailed above.

Currency

Hong Kong

Clients based in Hong Kong or those attending in-person training in Hong Kong will be billed in HKD with payment due to our Hong Kong HSBC account.

International

International clients and most clients who register for **online courses are charged in USD with payment due to our HSBC Hong Kong account** except where any course is managed by an international partner. In this case, your contract is with that partner and you will pay in the local currency or USD, whichever the partner has advertised.

Terms & Conditions of Website Use and Access

PsyAsia International is pleased to welcome you as a guest to our website. It would be our pleasure to have you remain on this site for as long as you wish and return to visit as often as you wish. Please be aware that in viewing our site, you signal your agreement with our terms and conditions as outlined below.

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(iii) any use of or access to any other website linked to this website;
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5.2 In the event that the laws of the jurisdiction you are in do not permit or impose restrictions on the access to the contents of this website, you shall forthwith discontinue access or comply with such restrictions as the case may be.