

# Refund Policy

Imagine Education (trading as SJAI Education Ltd)

Last updated: 14 August 2026

This policy sets out when fees are and are not refundable. It should be read with our Terms of Service and our Cancellation Policy.

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## 1. Summary

Our products are digital goods and services delivered immediately or shortly after purchase. **All sales are final and fees are non-refundable**, subject to section 4 and your statutory rights at section 6.

Please read this before you buy. If anything is unclear, email [team@imagineeducation.io](mailto:team@imagineeducation.io) and ask before purchasing.

## 2. Why our products are non-refundable

You receive immediate or near-immediate access to digital materials, and in some products to assets built or allocated specifically for you. These cannot be returned or unallocated once delivered.

The price reflects access to that material. It is not contingent on how much you use, how quickly you progress, or the results you achieve.

## 3. What is not a ground for refund

- Deciding after purchase that the product is not for you
- Not using, accessing or completing the material
- Lack of time, motivation or commitment
- A change in your personal or financial circumstances
- Disagreement from a partner, family member or other third party
- Not achieving a particular income, audience or other outcome
- Technical issues on your own device or connection
- A defined access term reaching its scheduled expiry
- A third-party financing provider reversing or failing to collect a payment
- Cancelling your participation (see our Cancellation Policy)

**We make no guarantee of results.** Any figures, case studies or examples we share are illustrative of what some people have achieved. They are not a promise or a projection. You confirm you are not relying on any representation about earnings in making your purchase.

## 4. When we may issue a refund

We consider refunds at our discretion. We are more likely to agree one where:

- we have failed to deliver a material part of what you purchased and cannot put it right within a reasonable time
- you were charged in error, for example a duplicate charge
- applicable law requires it

## 5. How to request a refund

Email **team@imagineeducation.io** from the email address on your account with your full name, order reference and the reason for your request. We aim to respond within 5 business days and will confirm our decision in writing.

Refunds we agree are issued to the original payment method. Where a third-party financing provider was used, the refund is processed through that provider and their timescales apply.

A refund of part of a purchase does not cancel the remainder of a payment plan unless we state so in writing.

## **6. Your statutory rights**

Nothing in this policy limits any right you have under applicable consumer law that cannot be excluded or restricted by agreement.

If you are a consumer in the UK or EU you normally have a 14 day right to cancel a purchase of digital content. **That right is lost once you have requested immediate access and acknowledged that you lose it by doing so.** Where you have done that, your acknowledgement is recorded in your purchase agreement.

If you would prefer to keep your 14 day cancellation right, do not request immediate access, and email us before purchase so we can arrange delivery accordingly.

## **7. If you believe a charge is wrong**

**Contact us first.** Most issues resolve quickly and directly.

Raising a dispute with your bank without contacting us removes any opportunity for us to resolve it, and we will respond with the full record of your purchase, agreement and access. A dispute does not suspend amounts owed under a payment plan and does not end your agreement with us.

## **8. Contact**

**team@imagineeducation.io**

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