

POLICIES of ASSALAM

Privacy Policy

We do collect personal information from you in order to provide better services for your visit. However, as we highly value your privacy, all your information is safe and sound with us, and you can be sure that it will not be shared with any third parties unless otherwise stated below:

- you provide us with a written consent to do so.
- we may be obligated by mandatory law to disclose your personal data to certain authorities or other third parties, for example, to law enforcement agencies in the country.

Information Security

Our website, and any forms and payment processors integrated are secured by Secure Socket Layer (SSL) certificates and Transport Layer Security (TLS) protocol. These are industry standards of encrypting any transfer of data. In this case your personal information, including name, card name and address are secured based on these standards.

Course Tuition & Fees

The total published cost of the program includes all tuition and fees associated with the program. Tuition covers the costs of airfare, accommodation, food, instruction, supplies, student programming and airport transportation. Tuition does not cover personal expenses such as clothing, insurance and any additional programs or expenses.

Admission and Cancellation Policies

Your payment will be requested upon your admission to the program within 3 days of your acceptance. There are two options to pay your tuition:

- Option-1 is to pay the full tuition of the chosen Pack(s), 3000 or 4500 USD at once.
- Option-2 is that you can pay two thirds (2/3) of the full tuition as the first payment (i.e. 2000 or 3000 USD) and pay the remaining (i.e. 1000 or 1500 USD) once you land in Zanzibar.

If a full or the first payment of the two-step payment is not received within 3 days of your acceptance, this may be considered a cancellation and you may lose your place in the

program. If you have chosen option-2 for the payment, and we have not received your second payment within 3 days upon your arrival, this may be considered a reason for expulsion.

Late Payment Fees

As timely and complete payments support the sustainability of our programs to run as smoothly and functionally as possible, Assalam reserves the right to assess Late Payment fees. Failure to meet expectations regarding the timing of the payment either per our written policy or a mutual agreement will result in a \$25 per day past-due penalty. The total fee will be added to the remaining tuition due and full payment is expected to resolve tuition owed.

Early Cancellation and Departure Policies

If you cancel your enrollment before the program starts, there will be no refund because your airfare and accommodation will be arranged immediately upon your admission.

If you leave early during your program for any of the below reasons, the following penalties apply:

- Expulsion = No refund eligibility
- Voluntary Early Departure (lack of motivation, personal decision to leave) = No refund eligibility
- Involuntary Early Departure (injury, illness, family emergency, etc.) = Eligibility for partial refund through refund request process

Early Departures

Program Expulsions

Students violating our code of conduct and participant volunteer agreement causes removal from the program. Following an evaluation stage, our program management will process an expulsion. Upon an expulsion, student may be subject to an additional Early Departure Fee to cover the expenses of accompanying and transportation of the student from our program location and the return tickets' expense. This may vary depending upon the circumstances of early departure.

Voluntary Early Departures

For the student who may choose to leave the program due to lack of motivation or by his/her own personal decision, we will do our best to support his/her situation but we will not be able to provide a refund or credit. In case of any of these possibilities, we strongly recommend that you purchase travel insurance to cover these circumstances.

Involuntary Early Departures

If you are forced to depart early due to medical conditions, family emergencies, or any other unforeseen circumstances, a student will be eligible for a partial refund depending on the review by our refund process. If confirmed, you must provide appropriate documentation of the event for our records and agree to our refund timeline. We again strongly recommend that you purchase travel insurance to cover these kind of circumstances.

Refund Payment Processing Policies

All refunds will be provided as a credit to the credit card used at the time of payment within thirty (30) business days upon approval of refund amount minus penalties. If you have made payment via a method other than credit card, our finance team will work individually for the method of refund for these cases accordingly.

Travel and Health Insurances

Assalam highly recommends that you investigate travel and health insurances offered by third parties. Because insurance policies and their coverage may differ from company to company, please make sure you evaluate your options carefully.