

REFUND POLICY

No Refund Policy

Effective Date: JANUARY 01, 2025

This **No Refund Policy** applies to all invoices issued by SW SECURITY TRAINING LLC and is designed to comply with applicable laws in the state of Oregon. By engaging with our services or making a payment, you agree to the terms outlined in this policy.

1. Agreement to Terms

By making a payment toward an invoice, you acknowledge and agree to all terms and conditions outlined in this policy.

2. No Refunds

All payments made to SW SECURITY TRAINING LLC are final and non-refundable. This includes, but is not limited to:

- Deposits
- Full payments
- Partial payments made toward an invoice

3. No-Shows

Failure to attend a scheduled service (a "no-show") will not result in a refund or credit. The full amount of the invoice remains due and payable, regardless of attendance.

4. No Guarantee of Passing

Participation in our courses, training sessions, or other services does not guarantee passing any examinations, certifications, or assessments. No refunds will be issued for failure to achieve a desired result.

5. Exceptions

Refunds will only be considered under the following circumstances:

- If required by applicable state or federal law.
- If SW SECURITY TRAINING LLC cannot provide the service due to unforeseen circumstances, in which case a prorated refund may be offered at the sole discretion of SW SECURITY TRAINING LLC.

6. Consumer Rights

This policy does not waive or limit any rights that consumers may have under Oregon law, including those provided under the Oregon Unlawful Trade Practices Act (ORS 646.605-

646.656). Consumers are entitled to remedies for services not delivered as agreed or for violations of Oregon law.

7. Rescheduling or Credits

In lieu of refunds, SW SECURITY TRAINING LLC may offer rescheduling options or credits toward future services at its discretion. Such alternatives are not guaranteed and are subject to availability and approval.

8. Chargebacks and Disputes

Any attempt to dispute or reverse a payment through your bank or credit card company without prior communication with SW SECURITY TRAINING LLC will be considered a breach of this policy. SW SECURITY TRAINING LLC reserves the right to pursue collection efforts and legal remedies to recover the disputed amount, including associated fees.

9. Policy Updates

SW SECURITY TRAINING LLC reserves the right to modify this policy at any time without prior notice. The updated policy will apply to all invoices issued after the effective date of the changes.

For any questions regarding this policy, please contact SW SECURITY TRAINING LLC at StevenW@SWSecurityTrainingLLC.com or (503) 208-6316