

Terms of Use

Effective Date: 16 April 2025

These Terms of Use ("Terms") govern your access to and use of our website, services, and products, including membership dues, courses, and events ("Services"). By accessing or using our website and Services, you agree to be bound by these Terms. If you do not agree with any part of these Terms, you must not use our website or Services.

1. General Terms

- **Acceptance:** By making any payment, registering for a membership, enrolling in a course, or registering for an event, you agree to these Terms and any additional policies related to our Services.
- **Account Responsibility:** You are responsible for maintaining the confidentiality of your account information, including any passwords, and for all activities that occur under your account.

2. Refund Policy

Our Refund Policy outlines the conditions under which refunds or credits may be requested for payments made on our website.

General Refund Policy

- **No Refunds:** Unless due to exceptional circumstances as mentioned below.
- **Credit Expiry:** On exceptional circumstances, refunds will be converted into credit, which can be used for future purchases on our website. Any credit issued must be used by December 31st of the same calendar year in which it was issued. After this date, unused credit will expire and cannot be redeemed.

Exceptional Circumstances for Refunds

Refunds or credits may be issued in exceptional cases, at the sole discretion of the Insolvency Practitioners Association of Singapore (IPAS), under the following circumstances:

- Duplicate payment.
- Other situations deemed valid by IPAS management.

Refund or credit requests must be submitted within **14 days** from the original payment date. Requests made after this period will not be considered.

Refund/Credit Request Process

To request a refund or credit, you must contact us at **secretariat@ipas.org.sg**. Please include the following information:

- Payment details.
- A clear explanation of the reason for the request.

We will review your request and respond within **5 business days**. Refunds are not guaranteed, and each request will be evaluated based on its merits.

Non-Refundable Items

The following are **non-refundable**:

- Payments for membership dues, courses, or events that have already been accessed or consumed.
- Digital content or services that have been accessed or used.

Exceptions to Refunds

We reserve the right to refuse a refund or credit request if there is suspicion of abuse, fraud, or violation of these Terms.

- Any granted credits are **non-transferable** and can only be used by the individual to whom they were issued.

3. Cancellation Policy

Cancellation of Courses or Events

- **Course/Event Cancellation by You:** If you cancel your registration for a course or event, please note that no refunds will be provided for any payments made, except in exceptional circumstances as described in the Refund Policy.
- **Cancellation by Us:** If we need to cancel a course or event due to unforeseen circumstances (e.g., speaker cancellation, venue issues, etc.), we will offer either a full refund, credits or the option to reschedule the event, at our discretion.

4. Use of Services

- **Permitted Use:** You agree to use our Services only for lawful purposes and in accordance with these Terms.
- **Prohibited Activities:** You are prohibited from using our website and Services to engage in activities that violate any applicable law, disrupt the normal functioning of our Services, or infringe upon the rights of others.

5. Privacy and Data Protection

By using our Services, you consent to the collection and use of your personal data in accordance with our **Privacy Policy**. Please review our Privacy Policy for details on how we collect, use, and protect your information.

6. Amendments to the Terms

We may update or modify these Terms of Use from time to time. Any changes will be effective immediately upon posting on our website. We encourage you to periodically review these Terms to stay informed of any updates.

7. Limitation of Liability

To the fullest extent permitted by law, the Insolvency Practitioners Association of Singapore (IPAS) will not be liable for any indirect, incidental, special, or consequential damages arising from your use of our website or Services.

8. Governing Law and Dispute Resolution

These Terms will be governed by and construed in accordance with the laws of Singapore. Any disputes arising under or in connection with these Terms will be subject to the exclusive jurisdiction of the courts of Singapore.

By accessing or using our website and Services, you acknowledge that you have read, understood, and agree to these Terms of Use, including the Refund Policy and Cancellation Policy.