

KUNKWAN GROUP

GLOBAL RETURN AND REFUND POLICY

Version: 1.0

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1. INTRODUCTION

The Kunkwan Group strives to provide quality products and services to customers worldwide. This Global Return and Refund Policy (“Policy”) sets out the terms and conditions governing returns, exchanges, cancellations and refunds relating to products and services offered by or on behalf of the Kunkwan Group.

This Policy is intended to provide a fair and transparent framework while taking into account the nature of physical products, digital products, educational services, events, subscriptions and applicable legal requirements in different jurisdictions.

2. SCOPE OF APPLICATION

This Policy applies to all companies, subsidiaries, affiliates, branches, representative offices, joint ventures and other entities that are directly or indirectly controlled by, controlling, or under common control with the Kunkwan Group, whether existing now or established in the future (collectively referred to as the “Kunkwan Group”, “Kunkwan”, “we”, “us” or “our”).

This Policy applies to:

- Physical products;
- Books and educational materials;
- Merchandise and apparel;
- Printed publications;
- Digital products and downloadable content;
- Educational programmes and courses;
- Events and programmes;
- Subscriptions and memberships;
- Mobile applications and digital services; and
- Any other products or services offered by or on behalf of the Kunkwan Group.

3. DEFINITIONS

For purposes of this Policy:

“**Physical Products**” means tangible items offered for sale by the Kunkwan Group, including but not limited to books, educational materials, merchandise and apparel.

“**Digital Products**” means electronically delivered products, including digital content, downloadable materials, online resources and digital subscriptions.

“**Educational Services**” means courses, classes, programmes, workshops, coaching sessions and other educational activities provided by the Kunkwan Group.

“**Events**” means seminars, conferences, competitions, live events and community activities organised by or on behalf of the Kunkwan Group.

“**Subscription Services**” means recurring or period-based services, memberships, digital services and application-based services.

4. PHYSICAL PRODUCTS

Physical Products purchased from the Kunkwan Group may be eligible for return, exchange or refund within seven (7) calendar days from the date of delivery, provided that:

- the product is unused;
- the product remains in its original condition;
- the product remains in its original packaging;
- proof of purchase is provided;
- the product is not damaged due to misuse, negligence or improper handling; and
- the return request complies with this Policy.

5. NON-RETURNABLE AND NON-REFUNDABLE ITEMS

Unless otherwise required by applicable laws, the following items are generally non-returnable and non-refundable:

- Personalised or customised products;
- Products that have been used;
- Products that have been altered or damaged due to misuse;
- Products with missing parts not caused by the Kunkwan Group;
- Gift cards and promotional items;
- Downloadable digital products;
- Accessed digital content;
- Activated subscriptions;
- Educational Services that have commenced;
- Course materials that have been accessed or downloaded;
- Event registrations that have already been attended; and



- Products or services expressly stated to be non-refundable at the time of purchase.
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6. DEFECTIVE, INCORRECT OR DAMAGED PRODUCTS

Customers may request a replacement, exchange or refund where:

- the incorrect product was delivered;
- the product is defective;
- the product was materially damaged during delivery; or
- otherwise required by applicable laws.

The Kunkwan Group reserves the right to request supporting information, photographs or other evidence before processing any claim.

7. RETURNING PHYSICAL PRODUCTS

At present, all Physical Products are dispatched from Malaysia and all returns of Physical Products must be sent back to Malaysia.

Unless otherwise required by applicable laws or expressly agreed by the Kunkwan Group:

- customers are responsible for the cost and risk of returning Physical Products;
- shipping fees, customs duties, taxes and import charges paid by customers are generally non-refundable; and
- customers are responsible for ensuring that returned products are adequately packaged and delivered safely.

Physical Products should only be returned to the return address designated by the Kunkwan Group at the time return instructions are issued.

The Kunkwan Group shall not be responsible for products lost or damaged during return shipment.

8. REFUND PROCESSING

Upon receiving and inspecting a returned product or reviewing a refund request, the Kunkwan Group will determine whether the request satisfies this Policy.

Approved refunds will generally be processed within fourteen (14) business days, although processing times may vary depending on payment providers, financial institutions and jurisdictions.

Refunds will generally be made using the original payment method unless otherwise agreed or required by applicable laws.



9. EDUCATIONAL SERVICES

Cancellation Before Course Commencement

Customers who wish to cancel an Educational Service must submit a written cancellation request.

Where the cancellation request is received more than seven (7) calendar days before the commencement date of the Educational Service, the customer may be eligible for a refund subject to a deduction of fifteen percent (15%) processing and administrative fee.

Where the cancellation request is received within seven (7) calendar days before the commencement date of the Educational Service, payments made are generally non-refundable.

At the sole discretion of the Kunkwan Group, the customer may be permitted to:

- transfer to another intake;
- reschedule participation; or
- receive credits for future use.

Course Commencement and No-Show

Educational Services are non-refundable once the course has commenced, regardless of whether the customer attends, participates, logs into any learning platform, accesses any learning materials or resources, or completes the course.

Failure to attend classes, failure to log into learning platforms or failure to utilise the Educational Service shall not entitle the customer to any refund.

10. DIGITAL PRODUCTS, ONLINE COURSES AND SUBSCRIPTION SERVICES

Where Digital Products, Online Courses or Subscription Services are purchased independently and are not part of an Educational Service that has commenced, customers may be eligible for a refund, subject to a deduction of fifteen percent (15%) processing and administrative fee, provided that:

- access credentials have not been used;
- no course materials have been accessed or downloaded;
- no classes have been attended;
- no learning activities have commenced; and
- the refund request otherwise complies with this Policy.

Digital Products, Online Courses and Subscription Services are generally non-refundable once:

- the user has logged into the learning platform;
- digital content has been accessed or downloaded;
- classes have been attended;
- learning activities have commenced; or
- subscription services have been activated and used.

Where Digital Products, Online Courses or Subscription Services form part of an Educational Service, Section 9 of this Policy shall prevail.



The Kunkwan Group may, at its sole discretion, provide credits, replacements, rescheduling options or other remedies where appropriate.

11. EVENTS AND PROGRAMMES

Event registrations and ticket purchases are generally non-refundable.

However, the Kunkwan Group may permit:

- replacement participants;
- transfer of registrations to another individual designated by the customer; or
- alternative arrangements determined by the Kunkwan Group.

If an Event is cancelled by the Kunkwan Group, the Group may provide:

- a full refund;
- event credits;
- replacement events; or
- alternative arrangements,

at the sole discretion of the Kunkwan Group and subject to applicable laws.

12. SUBSCRIPTIONS AND MEMBERSHIPS

Subscription Services and Membership Services are generally non-refundable once activated.

Customers may cancel future renewals of subscriptions and memberships in accordance with the applicable subscription terms and applicable laws.

Any cancellation will generally take effect at the end of the applicable subscription period unless otherwise required by law.

13. EXCEPTIONAL CIRCUMSTANCES

The Kunkwan Group understands that unforeseen situations may arise.

The Kunkwan Group reserves the right to review requests for refunds, exchanges, transfers, rescheduling or credits on a case-by-case basis and may approve or reject such requests at its sole discretion, subject to applicable laws.

Exceptional circumstances may include:

- serious medical conditions;
- death;
- natural disasters;
- significant technical failures;
- force majeure events; or



- other circumstances considered reasonable by the Kunkwan Group.

14. LIMITATION OF LIABILITY

To the maximum extent permitted by applicable laws, the Kunkwan Group shall not be liable for any indirect, incidental, consequential, special or punitive losses arising from the return, exchange, cancellation or refund of products or services.

Nothing in this Policy excludes or limits any rights that cannot lawfully be excluded or restricted under applicable laws.

15. AMENDMENTS TO THIS POLICY

The Kunkwan Group reserves the right to amend, update or revise this Policy from time to time. Any updated version shall become effective upon publication through our websites, applications or other communication channels unless otherwise stated.

16. CONTACT US

For any questions regarding this Policy or to submit a return, exchange or refund request, please contact:

Kunkwan Group

Email: support@kunkwan.com

Website: www.kunkwan.com

17. LANGUAGE

This Policy may be translated into multiple languages.

In the event of any inconsistency between language versions, the English version shall prevail unless otherwise required by applicable laws.

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Owner: Kunkwan Group

Review Frequency: Annually or as required by applicable laws.