

PAYMENT AND REFUND POLICY

A. FORMS OF PAYMENT

To use Edutek's online training management service, users need to register and choose a service package based on their needs. The payment for the service package is made through 1 of the following 2 forms of payment:

Method 1: Bank transfer

The Client makes a transfer to the Company's account below:

Account number: 112002805456

Account holder: EDUTEK Technology Joint Stock Company

Bank: VIETINBANK - Branch 2 - HCMC - Phan Xich Long Vice Office

Option 2: Pay online via VNPAY portal

We accept registration payment through VNPAY, providing multiple payment methods such as credit and debit cards. Please refer to the specific instructions here: <https://edutek.io/guide-vnpay>.

B. CANCELLATIONS AND REFUNDS

Users have the right to cancel the subscription at any time. We will not charge a cancellation fee and users will not be bound to subscribe in any subsequent subscriptions. Refunds (if any) will be processed according to the agreement between Edutek and the customer, via wire transfer to that customer's bank account.

If you cancel your account on edutek.io, your login information and course content on your system will remain stored until the end date of your subscription.

C. ONLINE PAYMENT PRIVACY POLICY

We guarantee that all users' personal payment information will be protected and secure. In case customers choose VNPAY's online payment method, we do not store your credit or debit card information. The entire payment process will be done through VNPAY, ensuring confidentiality and safety.

1) Commitment to payment security:

The card payment system is provided by VNPAY payment gateway partner ("Payment Gateway Partner") who has been legally licensed to operate in Vietnam.

Accordingly, card payment security standards at the website <https://edutek.io/> ensure compliance with industry security standards.

2) Payment Security Regulations:

Payment transaction policies by international and domestic cards ensure compliance with VNPAY's security standards, including:

- *Customer's financial information will be protected during the transaction process using SSL (Secure Sockets Layer) protocol:*
 - Payment Information Security Standard (PCI DSS) certification provided by Trustwave.
 - One-time passwords (OTPs) are sent via SMS to ensure authenticated account access.
 - 128-bit MD5 encryption standard.
 - Principles and regulations on information security in the banking and finance industry in accordance with regulations of the State Bank of Vietnam.
- *Edutek's payment transaction security policy applies to Customers: Website <https://edutek.io/> provides token storage utilities – only stores chains encrypted by VNPAY provided to <https://edutek.io/>, does not directly store customer card information. The security of customers' payment card information is done by VNPAY.*
 - For international cards: Customer's payment card information that can be used to establish transactions is not stored on the system of <https://edutek.io/> website.
 - For domestic cards: Website system <https://edutek.io/> only store order codes, transaction codes.

VNPAY does not store Customer's card information, information is only used to make payment and used in case it is necessary to compare with Customer's information.

Edutek is committed to ensuring the strict implementation of necessary security measures for all payment activities performed on [the https://edutek.io/ website](https://edutek.io/)