

REFUND POLICY

Nucleus Advisory Sdn Bhd

Effective Date: February 24, 2026

1. Introduction

This Refund Policy outlines the terms and conditions regarding refunds for digital self-assessment products purchased from Nucleus Advisory Sdn Bhd ("Company," "we," "us," or "our"). By purchasing our digital assessment products, you agree to the terms of this Refund Policy.

This policy applies to all self-assessment products available on our website at <https://nucleusadvisory.co>, including but not limited to:

- Entrepreneurial Leadership Potential (ELP) Self-Assessment
- Hi-Potential Plus (HiPo) Self-Assessment
- Future Skills (FS) Self-Assessment

2. Non-Refundable Digital Products

All digital self-assessment products sold by Nucleus Advisory Sdn Bhd are NON-REFUNDABLE. This policy is strictly enforced due to the nature of our digital products and services.

2.1 Reasons for Non-Refundability

Our digital assessment products are non-refundable for the following reasons:

- **Immediate Delivery:** Upon successful payment, customers receive immediate access to assessment materials and instructions, constituting full delivery of the digital product.
- **Intellectual Property:** Our assessments contain proprietary psychometric tools, algorithms, and methodologies developed through decades of organizational psychology research. Once accessed, this intellectual property cannot be returned.
- **Service Commencement:** Our team immediately begins processing your assessment upon purchase, including system allocation, consultant assignment, and scheduling preparation.

- Personalized Nature: Each assessment package includes personalized consultation sessions that are prepared specifically for each customer.
- Consumer Protection Act 1999 (Malaysia): Under Malaysian law, digital content that has been fully delivered and accessed is exempt from standard cooling-off period requirements.

3. Assessment Package Components

Each self-assessment package (priced at RM80.00 MYR) includes:

- Personality Assessment - Comprehensive evaluation of individual personality traits
- Work Styles Assessment - Analysis of professional working preferences and behaviors
- Work Interest Assessment - Evaluation of career interests and motivations
- Cognitive Assessments (HiPo and FS packages only) - Including Numerical, Logical Reasoning, and English Comprehension tests
- Compiled Professional Report - Detailed analysis and insights based on assessment results
- 15-Minute Online Consultation Session - Personalized session with a Nucleus Advisory consultant for profiling and career exploration

4. Exceptional Circumstances

While our policy is strictly non-refundable, we may consider exceptions in the following limited circumstances:

4.1 Technical Failures

If you experience a complete technical failure that prevents you from accessing the assessment platform, and our technical support team confirms the issue is on our end, we may offer:

- A replacement assessment at no additional cost
- Extended access period to complete the assessment
- Rescheduling of the consultation session

4.2 Duplicate Purchases

If you accidentally purchase the same assessment package multiple times within 24 hours, we will:

- Verify the duplicate transaction

- Offer a credit for future purchases, OR
- Provide an upgrade to a different assessment package

4.3 Non-Delivery of Services

In the rare event that we fail to deliver the consultation session within 14 business days of assessment completion due to our internal issues, customers may request:

- Expedited rescheduling of the consultation
- Extension of the consultation session duration

5. Dispute Resolution

If you believe your situation warrants special consideration:

1. Contact our support team at enquiries@nucleusadvisory.co within 7 days of purchase
1. Provide your order number, purchase date, and detailed explanation
1. Include any relevant documentation or screenshots
1. Allow up to 5 business days for our review and response

All decisions regarding exceptional circumstances are at the sole discretion of Nucleus Advisory Sdn Bhd and are final.

6. Payment Processing

All payments are processed securely through our payment gateway providers. We accept:

- Credit/Debit Cards (Visa, Mastercard)
- Online Banking (FPX) - Malaysia
- E-wallets supported by our payment processor

Payment processing fees charged by third-party providers are non-refundable in all circumstances.

7. Refund Processing

7.1 Conditions for Refund

In the limited circumstances where a refund is approved under Section 4 (Exceptional Circumstances), the following conditions apply:

- Refund requests must be submitted in writing to enquiries@nucleusadvisory.co within 14 days of the qualifying event
- The customer must provide valid proof of purchase (order number, receipt, or transaction ID)
- The customer must not have completed or substantially completed the assessment (accessed more than 50% of assessment content)
- The refund request must be approved by Nucleus Advisory Sdn Bhd management
- Any promotional discounts or credits applied to the original purchase will be deducted from the refund amount

7.2 Refund Method

Any refunds processed shall be made via the original payment method used for the purchase. This policy is strictly enforced for the following reasons:

- **Tracking and Accountability:** Using the original payment method ensures proper tracking of money movement and maintains a clear audit trail for both parties
- **Fraud Prevention:** Refunding to the original payment method prevents fraudulent refund claims and protects both the customer and our company
- **Regulatory Compliance:** This practice aligns with financial regulations and anti-money laundering (AML) requirements
- **Processing Efficiency:** Original payment method refunds are processed more efficiently through our payment gateway systems

7.3 Refund Timeline

Once a refund is approved:

- Credit/Debit Card refunds: 7-14 business days (dependent on card issuer processing times)
- Online Banking (FPX) refunds: 5-10 business days (dependent on bank processing times)
- E-wallet refunds: 3-7 business days (dependent on e-wallet provider processing times)

Customers will receive an email confirmation once the refund has been initiated. The actual crediting of funds to the customer's account is subject to the processing times of the respective financial institutions.

7.4 Partial Refunds

In certain exceptional circumstances, partial refunds may be granted:

- If consultation services were not delivered: Refund of RM40.00 (50% of package price)
- If technical issues prevented assessment completion: Prorated refund based on services rendered
- Any applicable processing fees will be deducted from the refund amount

7.5 Refund Disputes

Nucleus Advisory Sdn Bhd maintains strict adherence to our refund processing procedures. Customers are advised that:

- Any refunds processed shall be via the original payment method for easier tracking of money movement
- Customers may dispute for credit not processed if the refund is not received within the stated timeline
- In the event of a valid dispute regarding non-receipt of refund, Nucleus Advisory Sdn Bhd shall be liable to investigate and resolve the matter promptly
- If a refund dispute is found to be valid and due to our processing error, we shall bear responsibility for any disputes received and take immediate corrective action
- Customers must provide proof of non-receipt (bank statement showing no credit) to initiate a refund dispute investigation
- Refund dispute investigations will be completed within 10 business days of receiving all required documentation

8. Changes to This Policy

Nucleus Advisory Sdn Bhd reserves the right to modify this Refund Policy at any time. Changes will be effective immediately upon posting to our website. Continued use of our services after any changes constitutes acceptance of the revised policy.

9. Contact Information

For any questions regarding this Refund Policy, please contact us:

Nucleus Advisory Sdn Bhd

Lot No. 4, Jalan P/13,

Kawasan Perindustrian Miel,

Bangi Phase 5, Section 10,

Bandar Baru Bangi, Selangor, Malaysia

Email: enquiries@nucleusadvisory.co

Phone: (+60)11 3908 1838

Website: <https://nucleusadvisory.co>