



IBA California

CANCELLATION AND REFUND POLICY

A structured catalog for online business education, institutional policies, academic programs, tuition, admissions, and student services.

Student's Right to Cancel

A student has the right to cancel the Enrollment Agreement and obtain a refund of charges paid, without penalty or obligation, through attendance at the first class session or the **seventh (7th) calendar day after enrollment**, whichever occurs later.

- Cancellation must be submitted in writing to the institution
- Notice of cancellation may be submitted via:
 - Email to the Registrar's Office, or
 - Official institutional communication channels

The notice does not need to follow a specific format but must clearly state the student's intent to cancel.

Refund Upon Cancellation

If a student cancels within the cancellation period:

- The institution will refund **100% of all tuition and institutional charges paid**,
- Less any **non-refundable application fee** (if applicable)

Refunds will be issued within **30 days** of receiving the cancellation notice.

Distance Education Disclosure (Non-Real-Time Instruction)

As IBA California delivers programs fully online and not in real-time:

- Access to course materials and the learning platform will be provided within **seven (7) days** after acceptance and enrollment

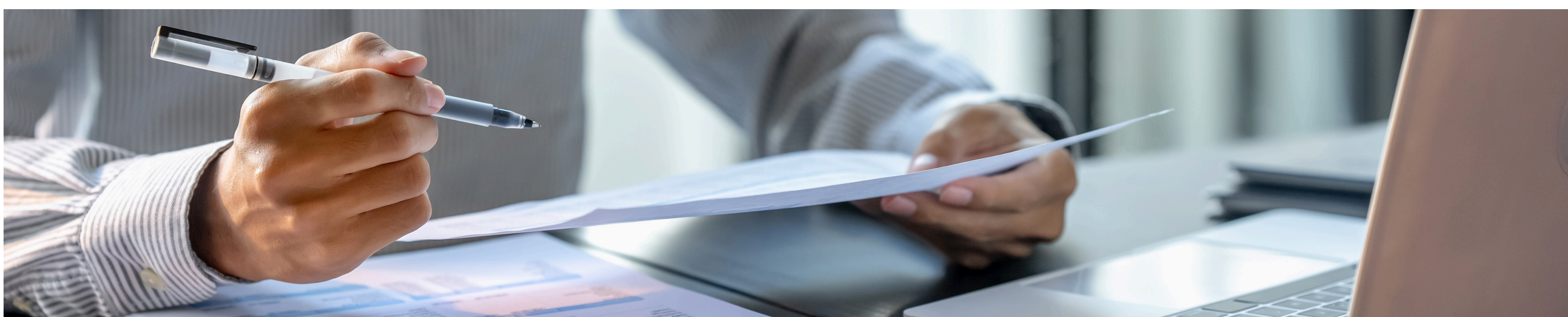
Right to Cancel Before Access

Students have the right to cancel and receive a **full refund** if cancellation occurs **before accessing course materials or the learning platform**

- Cancellation is effective on the date written notice is received

If access has already been granted prior to cancellation:

- Refunds will be processed in accordance with the standard refund policy



Withdrawal Policy

A student may withdraw from the institution at any time after the cancellation period.

Withdrawal may occur through:

- Written notice submitted by the student, or
- Student conduct, including failure to participate academically

The effective date of withdrawal is determined by:

- The date written notice is received, or
- The last date of academically related activity, as determined by the institution

Refund Policy (After Cancellation Period)

If a student withdraws from the institution after the applicable cancellation period, IBA California shall provide a pro-rata refund of unearned tuition and refundable charges in accordance with applicable California law and BPPE regulations.

Pro-Rata Refund Calculation

A student who has completed 60 percent or less of the educational program or course may be entitled to receive a pro-rata refund of tuition for the portion of the program not completed.

The refund amount shall be calculated based on:

- the total institutional charges for the program or course; and
- the percentage of the program or course not completed as of the student's effective date of withdrawal.

If a student withdraws after the cancellation period:

- The institution will calculate a pro-rata refund of unearned tuition

Pro-Rata Calculation

A student who has completed **60% or less** of the program or course may be entitled to a refund.

- Refunds are based on the **percentage of the program not completed**
- The institution may retain:
 - **A non-refundable application fee**, and
 - A reasonable portion of tuition proportional to services rendered

Cancellation and Refund policy

No Refund Condition

- If a student has completed more than 60% of the program or course,
→ No refund will be issued

Refund Processing

- All refunds will be issued within 30 days of:
 - The date of withdrawal, or
 - Receipt of written cancellation notice
- Refunds will be issued to the original payer unless otherwise authorized

Institutional Charges

IBA California may retain the following, where applicable:

- Non-refundable application fee
- Administrative or registration fees (if disclosed and compliant with BPPE limits)

All fees must be clearly disclosed in the Enrollment Agreement.

Important Notes

- Tuition is considered **earned proportionally** based on student participation and academic activity
- Failure to log in, submit assignments, or participate may be considered **withdrawal by conduct**
- The institution does not provide refunds for:
 - Completed courses
 - Services already rendered beyond the refund threshold

REGULATORY CONTACT INFORMATION

A student or any member of the public may file a complaint about this institution with the Bureau for Private Postsecondary Education by contacting:

Bureau for Private Postsecondary Education

1747 North Market Boulevard, Suite 225

Sacramento, California 95834

Telephone: (888) 370-7589

Website: [BPPE Official Website](#)

A complaint may also be submitted online through the Bureau's official website.