



LUMINA OPEN UNIVERSITY: REFUND AND COMPENSATION POLICY

Introduction

Lumina Open University is committed to providing a high-quality education to all students. We recognize that there may be occasions where students are dissatisfied with their experience or circumstances arise that require a refund or compensation. This policy outlines the circumstances under which refunds or compensation may be requested, the processes for doing so, and the criteria for determining eligibility.

Refund Policy

Lumina Open University offers refunds under specific circumstances, as outlined below:

Tuition Fees Refunds

- **Full Refund:** A full refund of tuition fees will be granted if a student withdraws from a course or program within **14 days of enrollment** (the "Cooling-Off Period"). This policy applies regardless of the reason for withdrawal.
- **Partial Refund:** After the Cooling-Off Period, students may be entitled to a partial refund based on the date of withdrawal:
 - **Within the first 4 weeks** of the course start date: 50% refund of tuition fees.
 - **After the first 4 weeks:** No refund of tuition fees will be provided.

Circumstances for Refunds Refunds may also be granted if:

- The course or program is canceled by Lumina Open University for any reason (e.g., insufficient enrollment, changes in course delivery, or other administrative reasons).
- A student is unable to continue their studies due to medical or exceptional personal circumstances. Supporting documentation (such as a doctor's note or evidence of hardship) may be required.

Refund Process

To request a refund, students must complete the official refund request form available on the university website or contact the Faculty Officer team directly. The form must be submitted along with any required supporting documentation. The request will be processed within 30 days, and refunds will be issued using the original payment method unless otherwise agreed.

Compensation Policy

In certain situations, students may be entitled to compensation if the university fails to provide services as outlined in the course or program description, or if there are significant disruptions to learning. Compensation may be offered in the form of a partial refund, tuition credit, or other appropriate remedies, depending on the circumstances.

When Compensation is Offered

Students may be eligible for compensation in the following circumstances:

- **Significant Changes to the Course:** If there are significant changes to the course content, delivery methods, or duration that negatively impact the student's learning experience and the student does not wish to continue the program.
- **Failure to Deliver Course:** If the university is unable to deliver a course as agreed (e.g., due to instructor absence or cancellation), and no suitable alternative arrangements are made.
- **Excessive Delays:** If the program experiences substantial delays (e.g., more than one month beyond the expected start date) that impact students' ability to progress in their education.
- **Disruptions to Learning:** If there are significant and prolonged disruptions to the online platform or course materials that severely impact learning, and the issue is not resolved in a reasonable timeframe.

Compensation Process

If a student believes they are entitled to compensation, they must submit a complaint through the formal complaints procedure outlined on the university's website. Compensation requests will be reviewed on a case-by-case basis, and a decision will be made within **20 working days**.

Types of Compensation

- **Partial Refund:** If a course or service is significantly disrupted, a partial refund of tuition fees may be offered.
- **Tuition Credit:** In cases where a student wishes to continue their studies but has experienced significant disruption, a tuition credit may be offered for use in future courses.
- **Alternative Arrangements:** In some instances, the university may offer alternative learning arrangements or access to other resources to ensure the student's learning is not unduly affected.

Exceptional Circumstances and Appeals

Students who believe their case falls outside the standard procedures may appeal the decision. Appeals should be submitted in writing to the **Appeals Committee**, which will review the case.

and make a final decision. The Appeals Committee will consider exceptional circumstances and any evidence provided by the student. The decision of the Appeals Committee is final.

Contact Information

For any questions or to request a refund or compensation, students should contact:

- **Student Services Team:** info@luminauniversity.com.ng
- **Complaints and Appeals:** luminaopenuniversity@gmail.com

Conclusion

Lumina Open University strives to provide a positive and supportive learning environment for all students. This Refund and Compensation Policy ensures that students have clear options and avenues to seek redress in the event of significant disruption or dissatisfaction with their educational experience. We encourage students to communicate with us early if they encounter issues so that we can address their concerns promptly and fairly.