

REFUND POLICY

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Professional Medical Education Association, Inc.

"The Laser Training Institute"

PO Box 997, Grove City OH 43123

Tel: 305.851.8081, 800.435.3131 E-mail: Info@LaserTraining.org Website: www.LaserTraining.org

It is the policy of Professional Medical Education Association to provide refunds to paid participants of training courses when given adequate notice of cancellation by the participant. Recognizing that certain administrative costs are incurred in the process of registrations, and that financial commitments must be made by us close to the time of the courses to contractors such as hotels, printers, additional faculty, etc., the refund policy reflects these costs and commitments.

Therefore our policy on Refunds for training courses and materials is as follows:

- Substitutions of the registered course participant may be made at any time prior to the program.

- Cancellations should be received by us by fax or letter 14 days in advance of the program start date to receive a full refund, less a \$25 administrative charge.
For payments made by credit card, the refund will also be less the credit card fee which was charged to us upon processing. Credit Card Credits may take one to two billing cycles to appear.

- Online Courses are non-refundable once the authorized individual has logged in to start the course, as indicated by the website servers, and/or the course materials have been electronically sent to the individual. If you've registered for and paid for a course by credit card, and then contact us to request a refund prior to starting the course and before materials have been transmitted, we'll apply a full refund less any service fees charged by the credit card company.

- AV materials for Home Study programs (books, manuals, CD's, etc) are non-refundable once they have been electronically transmitted to the participant due to the easy nature of copying materials. Participants should also be aware however that a full credit for purchased home study programs is frequently applied to their registration fee for upgrading to an actual training seminar. This would be posted with the course information.

- For courses that involve mailing or emailing of course AV materials to attendees in advance of the course, and where the materials consist of manuals & files that are otherwise sold by us as home study programs, any refunds due to cancellations will be less the amount of the regular price of the home study program, since these materials are not returnable once they've been sent out by us after your registration.

- For cancellations received within 14 days of the program, the participant will receive a full credit voucher to attend another of our training programs, and the registration fee will be retained by us.

- **No refunds or vouchers will be provided for no-shows or cancellations received after the program has already commenced. No partial refunds will be provided for partial attendance at a program.**

- The policies listed above are not applicable to the **Laser Repair Courses** such as Laser Maintenance and Repair due to the very limited class sizes, and high costs of producing the courses. After registration these programs are noncancelable and nonrefundable. Course information advises participants that registration is considered a definite commitment.

- Contract courses, such as **In-House training programs, or wet-lab training for companies** do not involve individual tuitions and refunds do not apply. Contract type courses are noncancelable once a firm date has been agreed upon and scheduled, unless we are able to schedule a replacement course on the day that was scheduled, so that we do not lose the training day.

- VideoConference sessions may be rescheduled to a later session at any time. This rescheduling will not apply to customized programs for individual clients where locked-in dates are required.