

Refund, Cancellation, Subscription and Access Policy

Refund eligibility, cancellation rules, subscription terms and access periods

DRAFT FOR CANADIAN LEGAL REVIEW

This document has been prepared for review by a lawyer qualified in Ontario before publication or reliance. It is not legal advice and has not been settled by counsel. Statutory references are provided for the reviewer's convenience and must be verified against the legislation in force on the date of publication.

Platform	SkillShift+ (skillshift.ca)
Legal name of operator	Intelliedu Canada Inc. — confirmed against the Articles of Incorporation
Brand / trade name	"Intellidu" and "IntelliDu Education" are trade names used by Intelliedu Canada Inc. See the naming clause in each document.
Registered address	135 Hillcrest Avenue, Mississauga, Ontario, Canada L5B 4B1
Privacy Officer	Dr. Chandan Singh
Contact	info@skillshift.ca
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1. About this policy

This policy explains when a refund is available for a SkillShift+ purchase, how cancellation works, and how long you retain access to what you have bought. It applies to all purchases made through the SkillShift+ platform operated by **Intelliedu Canada Inc.**, and forms part of the SkillShift+ Terms of Use.

LEGAL NAME AND TRADE NAME

The operator of SkillShift+ is **Intelliedu Canada Inc.**, which is the legal name of the corporation as recorded in its Articles of Incorporation. That is the name that binds the company in this document.

"Intellidu" and "IntelliDu Education" are trade names — brand names used on the website and in marketing material. They refer to the same corporation and to no other entity. A reference in this document to Intellidu, IntelliDu Education or SkillShift+ is a reference to Intelliedu Canada Inc.

Where this document, a contract, an invoice, a receipt, a payment record or a formal notice needs to identify the company, **the legal name Intelliedu Canada Inc. is used**, whether or not a trade name appears alongside it.

YOUR STATUTORY RIGHTS

Nothing in this policy limits any right that cannot legally be excluded under applicable consumer-protection law. Ontario does not provide a universal right to return every product or service, but statutory cancellation and refund rights do apply in certain circumstances. Where a statutory right applies to your purchase, that right prevails over this policy to the extent of any conflict.

All prices are in Canadian dollars unless stated otherwise at checkout. Payments and refunds are processed through **Stripe**. Approved refunds are returned to the original payment method.

The merchant of record is Intelliedu Canada Inc. The Stripe account, the statement descriptor on your card or bank statement, and every receipt and invoice identify Intelliedu Canada Inc. A brand name may appear alongside the legal name, but the legal name is the party you have contracted with. If you do not recognize a charge, check for **Intelliedu Canada Inc.** before treating it as unauthorized.

2. How to request a refund

1. Email **info@skillshift.ca** from the email address registered to your account.
2. Include your name, the order or transaction reference, the item purchased, the date of purchase, and the reason for the request.
3. We will acknowledge the request and may ask for additional information to verify eligibility.
4. We aim to decide within **five (5) business days** of receiving a complete request. Where a decision requires investigation of a technical issue, we will tell you and provide a revised timeline.
5. Approved refunds are issued to the original payment method. Your bank or card issuer typically takes a further **five (5) to ten (10) business days** to post the funds.
6. If a request is refused, we will explain why and tell you how to escalate the matter.

3. Individual courses

A refund may be requested **within seven (7) calendar days of purchase**, and will be granted where **all** of the following are true:

- **less than ten percent (10%) of the course was accessed**;
- **no certificate was issued** for the course;
- **no final assessment was completed**; and
- **no substantial downloadable material was used** — that is, downloadable study materials, templates or resources forming a significant part of the course value have not been downloaded.

Where one or more of these conditions is not met, the purchase is not refundable under this section. We may still grant a refund in the circumstances listed in section 8 (duplicate charges, incorrect charges and confirmed platform failures) or where a statutory right applies.

4. Career Readiness Report (CAD 39)

Situation	Outcome
Report purchased but not yet generated	Fully refundable on request.
Report has been generated	Normally non-refundable , because the service has been delivered in full at the moment of generation.

Despite the above, a refund will be granted for a generated report where any of the following applies:

- a **duplicate charge** was taken for the same report;
- an **incorrect charge** was taken (wrong item, wrong amount or wrong account);
- a **confirmed platform failure** prevented delivery or access to the report;
- the report was **materially incomplete because of a technical problem** on our side — for example, sections missing or truncated as a result of a processing failure; or
- a **right required by law** applies to the purchase.

Dissatisfaction with the conclusions, recommendations or pathway analysis in an accurately generated report is not, by itself, a ground for refund. The report is an informational analysis, not a guarantee of any outcome — see the Career, Immigration, Licensing and Certificate Disclaimer.

FREE TIER

The **free** Career Readiness Assessment — entering a job title or NOC code to receive a basic immigration and licensing pathway overview — involves no charge and therefore no refund.

5. AI Interview Coach and credits

Item	Rule
Free five-question demo	No charge; no refund applies.

Item	Rule
Unused one-time credits	Refundable within seven (7) days of purchase.
Used credits	Non-refundable. A credit is treated as used once an interview session has been generated and delivered to you.
Credit consumed during a verified technical failure	The credit is restored to your balance. Where restoration is not possible, the value of the credit is refunded.
Expiry of one-time credits	One-time credits expire twelve (12) months after purchase. Expired credits are not refundable and are not reinstated.
Monthly plan credits	Expire at the end of the billing period unless the plan expressly permits rollover. Unused monthly credits are not refunded.

6. Subscriptions

- **Cancel at any time.** You may cancel a subscription at any time through your account or by contacting us.
- **Effect of cancellation.** Cancellation **prevents the next renewal**. It does not end the current billing period.
- **Access continues.** You keep access to subscription features **until the end of the paid billing period**.
- **No prorated refund.** There is **no prorated refund** for the unused portion of a billing period, except where required by law or where a ground in section 8 applies.
- **Accidental renewal.** Where a subscription renews and you did not intend it to, a refund of that renewal will be granted **if requested within forty-eight (48) hours of the renewal charge and no premium feature has been used after the renewal**.
- **Failed payment.** If a renewal payment fails, access to paid features may be suspended until payment is resolved.
- **Price changes.** Changes to subscription pricing take effect at the next renewal following reasonable notice. You may cancel before that renewal.

7. Access periods

Unless the checkout page states otherwise for a specific offer, the following access periods apply:

Purchase or feature	Access period
Individual course	12 months from the date of purchase
Course bundle	12 months , unless the checkout page states otherwise
Courses accessed through a subscription	While the subscription remains active
Career Readiness Report	Available in your account for at least 12 months from generation
One-time interview credits	12 months from purchase

Purchase or feature	Access period
Monthly interview credits	Expire at the end of the billing period, unless the plan permits rollover
Resume Builder	While your account remains active
Skill Passport	While your account remains active
Certificates	Downloadable while your account remains active
Certificate verification record	7 years , using the minimum data necessary to verify authenticity
Free content	May be changed or withdrawn with reasonable notice

We recommend downloading certificates and reports you wish to keep. If your account is deleted, access to progress, certificates, reports and Skill Passport data ends and cannot be restored — see the Privacy Policy.

8. Situations where a refund is always considered

Regardless of the rules above, we will investigate and, where verified, refund:

- **duplicate charges** for the same item;
- **incorrect charges** — wrong item, wrong amount, wrong currency or a charge to the wrong account;
- **unauthorized charges**, following verification;
- **confirmed platform failures** that prevented you from receiving what you paid for; and
- any circumstance in which a **refund is required by applicable law**.

9. When a refund is not available

- the seven-day window for an individual course has passed, or a course condition in section 3 is not met;
- a Career Report has been generated correctly and the request is based on disagreement with its content;
- credits have been used, or have expired;
- the request relates to change of mind after substantial consumption of content;
- access was lost because of a breach of the Terms of Use or Acceptable Use Policy resulting in suspension or termination for cause;
- the request relates to a dissatisfying outcome with a third party — for example, that an employer, regulator or immigration authority did not accept a certificate or reach a favourable decision. **SkillShift+ does not guarantee any such outcome.**

10. Chargebacks

If you believe a charge is incorrect, please contact us first — most issues are resolved quickly. Initiating a chargeback without contacting us may result in suspension of the account while the dispute is investigated.

Where a chargeback is resolved in our favour and the service was properly delivered, access may be restored at our discretion once the amount is settled.

11. Changes to this policy

We may update this policy. The version in effect **at the time of your purchase** governs that purchase. The effective date and last-updated date appear on this document.

Contact information

Questions, requests and complaints relating to this document may be directed to:

Operator	Intelliedu Canada Inc. (operating the SkillShift+ platform)
Attention	Dr. Chandan Singh, Privacy Officer
Address	135 Hillcrest Avenue, Mississauga, Ontario, Canada L5B 4B1
Email	info@skillshift.ca
Website	skillshift.ca
Refund requests	info@skillshift.ca
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