

Talent Incubation Hub (TIH) Refund Policy

At TIH, we deeply value the generosity and trust of our donors. This policy outlines how refund requests are managed.

1. General Rule

All donations made to TIH are considered **final and non-refundable**, except in the rare cases listed below.

2. Eligible Refund Scenarios

- Duplicate transactions
- Unauthorized or fraudulent payments
- Technical errors in processing
- Donations made in error (must be reported within 7 days)

3. Refund Process

- Refund requests should be sent to: info@all-encompassingglobalconsult.com
- Requests must include full name, transaction ID, amount, date, and reason
- Refunds will be processed within **10 business days** after approval
- TIH reserves the right to approve or decline any request at its discretion

4. International Refunds

- Refunds will be processed in the original currency (subject to FX loss or processing charges)
- TIH is not liable for delays due to intermediary banks

5. AML/KYC Compliance

Refunds are **subject to compliance checks**. We may request additional identity verification under AML laws before processing refunds.