



National Professional Teachers' Organisation of South Africa

WESTERN CAPE

A trade union registered by the Registrar of Labour Relations on 1 November 2006

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LEGAL

Refund Policy

When we refund you, how to ask, and how quickly you are paid.

The current version of this policy is published at naptosawc.co.za/refund-policy.

Last updated: 20 October 2026 | NAPTOSA Western Cape

This policy forms part of our [Terms of Service](#) and works together with our [Cancellation Policy](#).

1. When we refund you

- You cancel a paid workshop booking within the times set out in our Cancellation Policy: a full refund, or a refund less a 10% administration fee.
- You cancel an online booking within the 7-day cooling-off period, where it applies: a full refund.
- The person booked cannot attend because they have died or are in hospital: a full refund.
- We cancel or postpone a workshop and you choose a refund: a full refund.
- We could not deliver a paid workshop as booked, for example because we did not send you a working joining link for an online workshop: a full refund.
- You were charged twice, or charged the wrong amount, by card, EFT, debit order or salary deduction: the amount charged in error.
- A membership fee was deducted or debited after your resignation took effect: the full amount of that fee.

2. When we do not refund

- Cancellations less than 48 hours before a workshop starts, and no-shows, unless section 1 applies (for example death or hospitalisation, the 7-day cooling-off period, or a workshop we could not deliver). You may send a colleague in your place instead.
- Membership fees for months in which you were a member, including the notice period, whether or not you used a benefit.
- A change of mind after the cooling-off period, except as set out in our Cancellation Policy.

3. How to ask for a refund

Email infowc@naptosa.org.za with your name, your booking reference or your membership or PERSAL number, the amount, the date you paid and the reason, and proof of payment if you have it. We acknowledge your request within 3 business days.

4. How and when we pay refunds

- **Card and other online payments through PayFast:** refunded through PayFast to the card or account you paid with.

- **EFT payments:** refunded by EFT to the bank account the payment came from, or to another account in your name that you confirm in writing.
- **Debit orders and PERSAL deductions:** refunded by EFT to the bank account we hold for you, or to another account in your name that you confirm in writing.

We pay approved refunds within 10 business days of approving them, and always within 30 days where the law requires it. Your bank may take a few more days to show the money. A refund is never more than the amount you paid. Where our Cancellation Policy allows a 10% administration fee, we deduct it from the refund.

5. Your rights under the law

Nothing in this policy limits your rights under the Consumer Protection Act, the Electronic Communications and Transactions Act or any other law.