Kairos Payment, Cancellation & Refund Policy

One policy for Kairos Flex, Kairos Online and Kairos Online+, rev Nov 2026

We want every family to understand what is due, what happens when a payment is missed, and what can be refunded if plans change. This policy covers charges collected by Kairos Academy SA. A partner school and your curriculum provider of choice also applies its own disclosed terms to fees it charges or retains. A Kairos refund does not, by itself, mean that the partner school has refunded its fee.

1 | Paying your invoice and handling late payment

1.1 Payment deadline.

Kairos invoices are payable in South African Rand within seven calendar days after receipt, unless the invoice or a payment arrangement confirmed by Kairos in writing says otherwise. The invoice or agreed fee schedule will identify the applicable Kairos charges, partner-school charges, curriculum or tuition charges, and disclosed currency-conversion or transaction costs. Fees payable directly to a school follow that school's invoice.

1.2 If your application has not started.

We normally wait for the required payment and documents before registering a student with HLA or Highlands, sending school fees or arranging online access. If payment is missed, we may pause the application. We will send a written reminder and allow at least five business days after a final written notice to pay, query the invoice or agree on an arrangement. If the application has not become active, we may then close it. Reapplying may require an updated quote or enrolment dates.

1.3 If your child is already enrolled.

We will send written notice stating what is owed, how to resolve it, and what may happen if it remains unpaid. You can pay, raise a genuine invoice query or request an arrangement that Kairos accepts in writing. Where South African law requires it for a fixed-term agreement, we will allow at least 20 business days after written notice to put the matter right before ending the agreement for serious non-payment. An agreed payment plan must then be followed.

1.4 If payment is still not resolved.

We may delay new optional services, review eligibility for a further enrolment period, or take lawful steps to end an active agreement after the required notice. Changes to school registration, learning access or academic records must follow the school's authorised procedures and applicable law. We do not automatically cancel an active enrolment or withhold legally required records.

1.5 Our approach to extra charges.

We do not add automatic reminder fees, late-payment penalties or interest under this policy. A separately published late-enrolment fee may apply when enrolment takes place after the normal window; it is not a penalty for an unpaid invoice. Please contact us early if circumstances make payment difficult.

2 | If your family cancels or withdraws

2.1 Please tell us in writing.

Email Kairos and complete any withdrawal process required by your chosen school. For Highlands online courses, written withdrawal is needed to stop future monthly billing. Simply not paying, not logging in or no longer using a programme is not a withdrawal request.

2.2 How we calculate a refund.

We review the date of your request, services already supplied, school fees already paid or committed, reasonable charges permitted by law, and any unused prepaid amounts that must be returned. We explain the calculation in writing. Where South African consumer law applies to a fixed-term agreement, early cancellation may require 20 business days' written notice, subject to lawful charges and credits.

3 | What applies to your chosen programme?

3.1 KAIROS FLEX | with HomeLife Academy (HLA)

3.1.1 Late payment. The seven-day rule applies to Kairos invoices for HLA and Kairos fees. We normally submit an HLA registration after payment and documents are received. Unpaid applications may be paused or closed under section 1; an enrolment that has already started follows the active account notice process.

3.1.2 Cancellation. Request withdrawal from Kairos in writing as soon as you decide not to continue. For an HLA group-fee refund request, Kairos must contact HLA within 30 calendar days after HLA receives the group payment. This is not necessarily 30 days after your Kairos form was submitted.

3.1.3 Refund. Where HLA accepts an eligible request within that period, its group rules allow a refund or group credit for the HLA family fee. Kairos will reconcile the HLA amount and refund any amount due to your family. After that period, an HLA refund is not automatic. The Kairos administration fee (currently R1,000 for a new family or R450 for re-enrolment, as quoted) is normally retained for administration already carried out; we still assess unperformed services and legal refund rights fairly. Other services or curriculum charges are considered separately.

Reference: https://homelifeacademy.com/refund-policy/

3.2 KAIROS ONLINE | with Highlands Preparatory Academy Tennessee

3.2.1 Late payment. Kairos invoices, including the Kairos family fee (currently R4,000 as quoted), are due in seven calendar days. Course payments billed by Highlands follow its own monthly terms. An unpaid new application may be paused; an active enrolment receives written notice and the opportunity to correct the payment problem described in section 1. Kairos cannot change a school-issued payment or learning-access decision on its own.

3.2.2 Cancellation. Tell Kairos and Highlands in writing when a learner withdraws or monthly online curriculum billing should stop. Highlands' course catalogue states that monthly billing can be stopped at any time, but this does not repay past months. Ask for written confirmation of the effective stop date and any final charge.

3.2.3 Refund. Highlands Tennessee enrolment fees are non-refundable under its policy, except where law requires otherwise. Past months of Highlands online curriculum are not refundable under the course catalogue. The separate Kairos fee is assessed fairly against work actually carried out, school costs and applicable law; Kairos may refund money it collected without Highlands having to refund its own enrolment fee. Any future prepaid amounts are assessed

under the agreement and legal rights. The invoice should clearly identify which fees belong to Kairos and which to Highlands.

3.2.4 Replacement students. Where Kairos refunds a withdrawing family, it may use the already-paid Highlands enrolment place for a replacement student through 1 March (JAN calendar) or 1 October (AUG calendar), subject to Highlands' process. Later substitutions require Highlands approval. A replacement does not mean that Highlands refunded the original fee, and does not change the withdrawing family's lawful refund rights.

3.2.5 Academic records. Highlands does not ordinarily issue its own transcripts or other academic records for enrolment periods shorter than four months, unless it makes an exception. Any records or information that must be provided by law remain accessible as required. Four months of enrolment does not by itself guarantee a transcript or graduation.

Reference: Highlands Prep course catalogue 2025–26

3.3 KAIROS ONLINE+ | with Highlands Glen Academy

3.3.1 Late payment and cancellation. The seven-day rule applies to Kairos-issued invoices. Highlands Glen tuition billed directly by the school follows its separate terms. Please notify both Kairos and Highlands Glen in writing if withdrawing. Unpaid new applications and active accounts follow the processes in section 1, with school-controlled access and enrolment changes handled by Highlands Glen.

3.3.2 Refund. The Kairos family fee (currently R4,000 as quoted) is assessed against work completed and applicable refund rights. Highlands Glen's published policy says its application, enrolment and administrative fees are non-refundable, except where law requires otherwise. It offers a full tuition refund request within seven days of enrolment if the learner has not meaningfully accessed or used the courses; otherwise, tuition is generally non-refundable. Exceptional circumstances may be considered by Highlands Glen. This is a different school policy: the Highlands Tennessee monthly-billing, substitution and four-month rules above are not automatically part of Online+.

Reference: https://highlandsglenacademy.com/tuition-fees

4 | How to request help, cancellation or a refund

Email kairos.academysa@gmail.com with the family and student names, selected programme, invoice number, and whether you are querying payment, withdrawing or requesting a refund. Please include the requested date of withdrawal. We will confirm the next steps, check with the partner school where needed, and provide a written outcome. Any Rand refund involving a US-dollar charge will show the actual currency calculation and applicable disclosed transaction costs.

Nothing in this policy removes rights provided by South African law, including any electronic-transaction cooling-off rights that apply. If you expressly ask Kairos to start services during a statutory cooling-off period, the cooling-off right may not apply to services started with your consent, as provided by law. School policies are applied only insofar as they are consistent with mandatory consumer protections.