



Campus Mum – Complaints, Refunds & Dispute Resolution Policy

Effective date: 16 January 2026

Last reviewed: 16 January 2026

1. Purpose of This Policy

Campus Mum is committed to providing high-quality, respectful, and professional services. We also recognise that concerns, misunderstandings, or dissatisfaction may occasionally arise.

This policy sets out:

- how complaints should be raised
- how we investigate and respond
- when refunds may or may not be issued
- how disputes are handled
- how escalation works
- how resolution is reached

This policy protects both our service users and our organisation.

2. Scope

This policy applies to:

- Students and service users (18+)
- Parents or family members (where authorised by the student)
- Website users
- Complainants
- Employees



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- Contractors
 - Applicants
 - Third parties engaging with Campus Mum
-

3. Definitions

A **complaint** is any expression of dissatisfaction about our services, staff, or processes where a response or resolution is expected.

A **dispute** is a disagreement that cannot be resolved through our complaints process and may involve legal or financial issues.

4. Principles

We aim to handle complaints in a way that is:

- Fair
 - Transparent
 - Proportionate
 - Respectful
 - Timely
 - Confidential
 - Evidence-based
-

5. How to Raise a Complaint

Complaints must be submitted in writing to:

☐ **contact@campusmum.com**

Please include:



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- Your full name
- Relationship to Campus Mum (student, parent, etc.)
- Clear description of the issue
- Relevant dates
- Any supporting evidence

Anonymous complaints may be considered but may limit our ability to investigate.

6. Informal Resolution (Stage 1)

Where appropriate, we aim to resolve issues informally.

We will:

- Acknowledge within **2 working days**
- Seek clarification if needed
- Propose a resolution

Many issues can be resolved at this stage.

7. Formal Complaint (Stage 2)

If informal resolution is not possible, the complaint will be treated as formal.

We will:

- Assign a reviewer
- Gather evidence
- Interview relevant parties (if needed)
- Assess against our policies
- Provide a written outcome

We aim to issue a response within **10 working days**, although complex cases may take longer.



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8. Final Review (Stage 3)

If you remain dissatisfied, you may request a final review.

This will be conducted by a senior representative not previously involved.

The outcome of Stage 3 is final.

9. Behaviour During Complaints

We expect all parties to behave respectfully.

We will not tolerate:

- Abuse
- Threats
- Harassment
- Intimidation
- Defamation
- Blackmail
- Coercion

We reserve the right to suspend communication if conduct becomes abusive.

10. Refund Policy – General Principles

Refunds are **not automatic**.

We assess refunds based on:

- What service was agreed



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- What work has been completed
 - Whether a failure occurred
 - Whether the issue was within our control
 - Whether third parties were involved
-

11. When Refunds May Be Considered

Refunds may be considered where:

- We clearly failed to deliver an agreed service
 - The failure was within our control
 - The service has not yet been substantially delivered
 - The complaint is upheld
-

12. When Refunds Will Not Be Issued

Refunds will **not** be issued for:

- Work already completed
 - Third-party costs (e.g. accommodation deposits, tickets, bookings)
 - Changes of mind
 - Dissatisfaction with outcomes outside our control
 - University decisions
 - Visa or immigration outcomes
 - Landlord decisions
 - Personal circumstances
 - Force majeure events
-

13. Partial Refunds

Where appropriate, we may issue a partial refund based on:



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- Proportion of service delivered
 - Time spent
 - External costs incurred
-

14. Chargebacks & Payment Disputes

Unauthorised chargebacks may be treated as a breach of this policy.

We reserve the right to:

- Contest chargebacks
 - Provide evidence to payment processors
 - Suspend services
 - Recover losses
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15. Use of Social Media

We encourage complaints to be raised privately.

Posting defamatory, misleading, or abusive content online may result in:

- Suspension of services
 - Legal action
 - Evidence being preserved
-

16. Records

We keep secure records of:

- Complaints
- Evidence



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- Decisions
- Outcomes

These are retained in line with our Privacy Policy.

17. Legal Disputes

If a matter cannot be resolved through this policy, it may become a legal dispute.

We encourage mediation where appropriate.

18. Limitation of Liability

Campus Mum is not liable for:

- Third-party failures
- Indirect losses
- Emotional distress not caused by our negligence
- Consequential damages

Our total liability is limited to the amount paid for the relevant service.

19. Governing Law

This policy is governed by the laws of:

- England & Wales
 - Scotland
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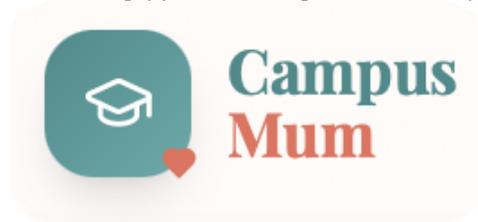


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20. Contact

Complaints and disputes should be sent to:

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