



Precision MSK Courses
Course Payment and Product Terms & Conditions
Precision MSK Health Ltd

Reviewed by: Dr Robert Henderson + Mr Paul Watson
Review date: 12/10/2025
Next review date: 12/10/2027

These Terms and Conditions govern the online purchase of educational courses, clinical workshops, and associated physical or digital materials (collectively referred to as "Courses" or "Products") offered by Precision MSK Courses. By registering for a Course or purchasing a Product, you ("the Attendee," "Customer," or "you") agree to be bound by these Terms and Conditions.

1. General Payment and Order Terms

1.1 Online Payments via Stripe

All online payments for Courses and Products are processed securely using Stripe, Inc. (our third-party payment processor).

- **Security:** Stripe is fully compliant with the Payment Card Industry Data Security Standard (PCI DSS). Your full payment card details are encrypted and stored by Stripe, and are never stored or accessible by The Clinic.
- **Order Confirmation:** Upon successful payment, you will receive an automatic email confirmation and receipt from both The Clinic and Stripe. This email constitutes acceptance of your order.
- **Pricing:** All course fees and product prices are clearly stated on our website and are not inclusive of any applicable Value Added Tax (VAT), unless otherwise specified.

1.2 Non-Payment or Disputes

If a payment is declined or disputed, access to the Course or Product will be suspended or revoked until the financial matter is resolved. If payment is not successfully received prior to the course start date, The Clinic reserves the right to cancel your registration without penalty.

2. Course Registration and Materials Access

2.1 Course Attendance

- **Venue:** For in-person courses, the venue details will be confirmed in your booking email. The Clinic reserves the right to change the venue within a reasonable distance of the original location if necessary.
- **Online Courses:** For online or hybrid courses, access links, login details, and required software information will be provided at least 7 days prior to the start date.

2.2 Course Materials (Products)

- Digital Materials: Access to digital course materials (e.g., PDFs, pre-recorded videos, online modules) is typically granted upon registration or up to 7 days before the course starts.
 - Licence: Digital materials are provided for your personal, non-commercial use only. Unauthorised sharing, reproduction, or distribution is strictly prohibited and violates copyright law.
- Physical Materials: Where a course includes physical materials (e.g., workbooks, equipment), these will be dispatched to the billing address provided, usually within a reasonable time frame before the course commences.

3. Refund and Cancellation Policy

This section is designed to ensure a balanced outcome by providing clear, tiered compensation based on notice period, balancing the Attendee's right to cancel with The Clinic's fixed administrative and preparation costs.

3.1 Course Cancellations by the Attendee

All cancellation requests must be made in writing via email to the address specified in Section 6. The effective date of cancellation is the date the email is received and acknowledged by The Clinic.

Notice Period Before Course Start	Refund Amount (Excluding Non-Refundable Items)	Rationale
28 Calendar Days or More	100% Refund (less a £50 administrative fee)	Sufficient time to fill the vacated place.
14 to 27 Calendar Days	50% Refund	Covering administrative costs and partial costs of committed resources.
Less than 14 Calendar Days	0% Refund (No Refund)	Insufficient time to fill the place or recoup committed costs (venue, materials, tutor fees).
Non-Attendance ("No-Show")	0% Refund (No Refund)	The Clinic has incurred all costs associated with the booking.

3.2 Course Cancellations by The Clinic

If Precision MSK Health is required to cancel a Course due to unforeseen circumstances (e.g., tutor illness, venue closure, insufficient enrolment), you will be offered:

1. Transfer to the next available date of the same Course.
2. A full, 100% refund of the entire course fee paid.

The Company's liability is limited to the refund of the course fee paid, and we are not responsible for any consequential losses (e.g., travel costs, accommodation costs) incurred by the Attendee.

3.3 Product (Materials) Refund Policy

- Digital Materials: Once digital materials have been accessed, downloaded, or viewed, they are non-refundable.
- Physical Materials: Physical materials are eligible for a refund only if returned, at the Customer's expense, within 14 days of receipt, provided they are in their original, unused, and undamaged condition.

4. Complaints Resolution Procedure

The Clinic is committed to fair and efficient resolution of all complaints regarding Courses, Products, or the booking/payment process. This procedure is designed to ensure a balanced outcome for all parties.

Stage 1: Informal Resolution (Initial Complaint)

1. Submission: The Attendee must submit their complaint verbally or in writing (email preferred) to the DPO (contact details in Section 6) within 14 days of the incident or course completion.
2. Acknowledgement: Precision MSK Health will acknowledge receipt of the complaint within 3 working days.
3. Investigation: The relevant Course Director or DPO will investigate the matter.
4. Resolution: The company will aim to provide a resolution or action plan within 10 working days of acknowledgement.

Stage 2: Formal Review

1. If the Attendee is dissatisfied with the Stage 1 outcome, they may request a formal review within 7 days of receiving the Stage 1 resolution.
2. Review Panel: The complaint will be escalated to a senior member of the company's management who was not involved in Stage 1.
3. Final Decision: The senior review will be completed, and a final written decision, outlining the rationale and any final proposed resolution (e.g., partial refund, compensatory product, disciplinary action), will be provided within 15 working days. This decision is considered the final internal position of The Clinic.

Stage 3: External Resolution

If the Attendee remains dissatisfied after the Formal Review, they may refer their complaint to an appropriate external body, such as:

- The Information Commissioner's Office (ICO), for data protection related complaints.
- The Small Claims Court, for contract or financial disputes.
- Relevant professional bodies (e.g., CSP) for professional conduct issues.

5. Limitation of Liability and Disclaimer

The content of our Courses is for educational and professional development purposes. While we strive for accuracy, Precision MSK Health accepts no liability for any reliance placed on the information provided in the course materials or for any adverse outcomes arising from the application of knowledge gained, especially where it falls outside the Attendee's professional scope of practice.

6. Contact and Review

For all booking, payment, refund, or complaints regarding Courses and Products, please contact:

Course Administration and DPO Email: Precision MSK Courses info@precisionmsk.courses