

BRAABBY

GCE TUTORING, CAMEROON

Refund Policy

What comes back, in what form, and when it does not

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SECTIONS

12

LANGUAGE

English

Drafted against Cameroonian law. To be reviewed by a qualified Cameroonian legal practitioner before being filed or relied upon. legal@braabby.com

Braabby runs on gold coins. You buy coins, you spend coins on lessons, and money only reaches a teacher once a lesson has actually been taught. This policy explains what is refundable, what is not, and how a refund reaches you. It sits alongside the Cancellation Policy, which sets the notice periods; this document sets what those periods are worth.

Who we are

Braabby is an online tutoring platform for the Cameroon GCE (Ordinary and Advanced Level), operated from Cameroon and available at braabby.com. In this document "Braabby", "we", "us" and "our" mean the operator of that platform; "you" means the person accepting this document.

Registered particulars – company name, legal form, RCCM number, taxpayer number and registered office – are filed with the competent Cameroonian authorities and are stated in full on our published company information page. Where this document must name the contracting entity, that entity is the registered operator of Braabby.

Correspondence: legal@braabby.com for legal notices, privacy@braabby.com for data-protection requests, and the in-app Help & Support centre for everything else.

Minors: supervision by a parent or guardian

Braabby teaches school-age learners, and every Braabby teacher is an adult. A learner under 18 may use Braabby ONLY under the direct supervision of a parent or legal guardian. This is a condition of using the platform, not a recommendation, and it applies to every lesson, every message and every payment. (Separately, any student under 21 uses Braabby under the responsibility of a parent or guardian, who accepts these documents on their behalf.)

What direct supervision means

- A parent or guardian must know when each lesson is scheduled, and must be at home and reachable while it takes place.
- Lessons are live video with an adult. The parent or guardian must be able to see and hear the lesson at any moment, and may sit in on any lesson, at any time, without asking. No teacher may object to a parent being present, and no teacher may ask a learner to be alone, to close a door, or to move to a room where they cannot be seen.
- The parent or guardian should read the learner's messages with teachers from time to time. Every conversation stays on Braabby precisely so that a parent can do this.
- The account belongs to the family. The guardian is responsible for what is done through it – bookings, coins, messages and conduct – and should hold the password rather than leave it with a young child.
- A learner under 18 who cannot be supervised in this way should not use Braabby.

What Braabby does on its side

- Every teacher is identity-checked against a government ID and their qualifications are reviewed by a person before they may teach a single lesson.
- All teaching happens in Braabby's own classroom and all messaging happens on Braabby. A teacher may not move a learner to WhatsApp, a personal number, or any channel a parent cannot see. Asking to is a serious breach and grounds for immediate removal.

- Lessons are one-to-one or small groups of no more than three students, and the platform records who attended and for how long.
- Messages may be reviewed where there is a safeguarding concern, as set out in our Privacy Policy.
- A concern about any teacher's conduct can be reported from the lesson or the chat at any time. It reaches a person, and a teacher may be suspended while it is reviewed.

If anything about a teacher's behaviour worries you – a request to talk privately elsewhere, contact outside lesson times, questions that have nothing to do with the subject, or anything that makes a learner uncomfortable – stop the lesson and report it through Help & Support, or email legal@braabby.com. Tell us even if you are not sure. We would far rather review something harmless than miss something that mattered.

1. How the money works

- One gold coin costs 5,000 CFA francs per ten coins – that is 500 XAF per coin.
- A seat in a group class costs 1 coin. A one-to-one lesson costs 2 coins.
- Coins are bought with mobile money and credited to your Braabby wallet.
- When you book, coins leave your wallet immediately and are held by Braabby. The teacher is not paid at that moment – the money is held until the lesson has been delivered.

This escrow is the point. It means a teacher cannot take your money and not turn up, and it means an honest teacher is paid without having to chase anyone.

2. What coins are, and are not

Coins are prepaid credit for lessons on Braabby. They are not currency, not a deposit, and not an investment.

- Coins cannot be exchanged back into cash, and have no value outside Braabby.
- You may send coins free of charge to another Braabby student using their Student ID. This is a transfer of credit between learners, not a sale. Transferred coins start a fresh 3-month expiry from the day they arrive.
- Unused coins expire 3 months after they are credited. Expired coins are forfeited and returned to Braabby. We show your balance and warn you before coins expire – nothing disappears silently.
- New students receive 4 free welcome coins when the yearly access fee is first paid. Free coins are promotional, are never exchangeable for cash, and are the first coins spent when you book.

3. What we refund

You get coins back, to your wallet, in these cases:

- A LESSON YOU CANCELLED IN TIME – on the tiers set out in the Cancellation Policy: full refund on a one-to-one cancelled more than 24 hours ahead, half (rounded down to a whole coin) between 12 and 24 hours; full refund on a group seat left 12 hours or more ahead.
- A LESSON THE TEACHER CANCELLED – in full, whatever the notice.
- A LESSON THE TEACHER DID NOT ATTEND – in full, once the absence is recorded.
- A CLASS THAT DID NOT RUN – a group class that emptied or was cancelled by Braabby, in full.
- A PAYMENT THAT WENT WRONG – mobile money debited you but no coins arrived, or you were charged twice. Tell us and we will trace it and put it right.

- A NO-SHOW OR CANCELLATION RECORDED IN ERROR – an administrator can reverse it, and reversing it returns any coins that should not have been taken.

Refunds are credited to your wallet as coins, normally within minutes and always within one working day.

Refunded coins start a fresh 3-month expiry from the day they are returned – never the date they originally carried, so a refund can only ever give you longer.

4. What we do not refund

- A lesson that was delivered. If the teacher taught it, it is paid for.
- A lesson you missed without cancelling – a student no-show is treated as a delivered lesson.
- A one-to-one cancelled less than 12 hours before it starts, or a group seat left less than 12 hours before, per the Cancellation Policy.
- Coins that have expired.
- Free promotional coins, which have no cash value in any circumstance.
- The yearly access fee, once you have used the dashboard it pays for – see below.

5. The yearly access fee

Students pay one access fee per academic year for the learning dashboard: 5,000 XAF on the Ordinary Level track and 7,000 XAF on the Advanced Level track. It is separate from coins and buys none – it opens the dashboard, the Library, Practice, the Timetable and your teachers.

The fee runs for 12 months from the day it is paid, not to a fixed calendar date, so nobody loses months by joining late. We remind you every day for the final 10 days before it lapses.

The fee is refundable in full only if you ask before you have used the dashboard, and within 7 days of paying.

After that it is not refundable, because the access it buys has been given. If you move from the O track to the A track mid-year, you simply pay the A rate at your next renewal; we do not charge a mid-year difference.

6. Teacher payouts

Teachers are paid out of the same escrow, when the lesson is settled – automatically 15 minutes after a lesson both people fully attended, or after the resolution window otherwise.

Braabby's fee is fixed and visible, not a percentage that moves: 100 XAF per group seat taught, and 200 XAF per one-to-one lesson taught. The rest of what the student paid is the teacher's.

Withdrawals are made to the teacher's OWN registered mobile-money number and no other, and each withdrawal is confirmed with a one-time code. We do not pay a teacher's earnings to a third party, on any instruction, because that is how account-takeover fraud takes money out of a platform.

7. Asking for a refund

Open Help & Support and choose Coins & payments. Tell us which lesson or payment is affected and what happened. Every request gets a reference number and is answered by a person.

Please raise a problem with a lesson within the 48-hour window after it, while the evidence of attendance is fresh. Payment problems – a failed top-up, a double charge – can be raised at any time.

If you paid by mobile money and believe a charge was taken in error, contact us before raising it with your mobile-money provider. We can almost always resolve it faster ourselves, and a reversal raised on both sides at once tends to leave the account in a worse state than either of us intended.

Governing law & disputes

These terms are governed by the laws of the Republic of Cameroon. They are written to comply with, among others, Law No. 2010/012 of 21 December 2010 on cybersecurity and cybercrime, Law No. 2010/021 of 21 December 2010 governing electronic commerce, Framework Law No. 2011/012 on consumer protection, and applicable OHADA Uniform Acts.

We would always rather resolve a concern amicably. Please first contact us through the in-app Help & Support so we can try to settle the matter directly. If a dispute cannot be resolved amicably, it shall be submitted to the competent courts of Cameroon.

Changes to this document

We may update this document as the platform, our practices or the law change. The date at the top always shows when it was last revised, and the current version is the one published on braabby.com.

Where a change materially affects your rights or what you pay, we will tell you in advance through the platform or by email, and – where the law requires it – ask you to accept the new version before you continue.

Contact us

Questions about this document? Reach us through the in-app Help & Support centre, or by email at legal@braabby.com (privacy matters: privacy@braabby.com). We aim to respond promptly.

This document is a template prepared for Braabby and should be reviewed by a qualified Cameroonian legal practitioner before being relied upon.