

## **PAYMENT POLICY**

### **International Halal Seminar Malaysia**

**Participation Fee:** USD1339 per participant

This Payment Policy explains the payment arrangements for registration and participation in the International Halal Seminar Malaysia, referred to in this Policy as the “Seminar”.

By submitting a registration and proceeding with payment, the participant agrees to this Payment Policy, the Seminar Terms and Conditions, the Cancellation and Refund Policy, and the Privacy Notice.

#### **1. Organisers**

The Seminar is organised by:

**LNI Tech Innovations (M) Sdn Bhd**

and

**YAPEIM Holdings Sdn Bhd**

with the involvement of the Global Halal Innovation Centre and appointed strategic partners.

For the purposes of this Policy, “Organisers” refers to the parties responsible for managing the registration and payment process for the Seminar.

#### **2. Participation Fee**

The standard participation fee is:

**USD 1339 per participant**

The participation fee applies to the Exporter Package unless a different rate has been officially offered in writing by the Organisers.

The fee published on the official Seminar website or registration confirmation shall be the applicable fee at the time of payment.

#### **3. Package Covered by the Payment**

Subject to the final confirmed programme, the participation fee covers:

- four days and three nights’ accommodation on a twin-sharing basis;
- three breakfasts, three lunches and three dinners;
- admission to scheduled Seminar sessions;
- access to networking activities;
- scheduled field trips and site visits;
- official transportation for selected programme activities;
- sightseeing activities around Putrajaya;
- scheduled shuttle service to IOI City Mall Putrajaya, where applicable;
- a Halal Seminar Certificate; and
- a Halal Masterclass Certificate, subject to attendance and completion requirements.

The participation fee does not include flight tickets, visa fees, travel insurance, airport transfers, personal expenses, additional hotel nights, room upgrades or other items not expressly listed in the package.

#### **4. Accepted Payment Methods**

Participants may make payment using the methods displayed on the official Seminar registration page.

Available payment methods may include:

- credit card;
- debit card;
- Foreign Debit and Credit Card Online
- Alipay;
- Alipay CN;
- UnionPay Credit;
- UnionPay Debit;
- UnionPay Foreign Debit, Credit, Prepaid

The availability of each payment method may depend on the participant's country, bank, card issuer, payment provider and applicable transaction restrictions.

The Organisers may add, remove or temporarily suspend a payment method where reasonably necessary.

#### **5. Payment Currency**

The official participation fee is stated in United States Dollars.

##### **Official Fee: USD 1339**

Where a participant pays in another currency, the amount charged may be converted by the participant's bank, card issuer or payment service provider using its prevailing exchange rate.

The Organisers do not control:

- foreign-exchange rates;
- currency-conversion charges;
- international bank charges;
- intermediary bank fees; or
- charges imposed by card issuers or payment providers.

Any such charges shall be borne by the participant unless otherwise confirmed in writing by the Organisers.

#### **6. Full Payment Requirement**

Full payment is required to secure a participant's place.

A registration will only be considered confirmed after:

1. the completed registration form has been received;

2. the full participation fee has been successfully paid;
3. the payment has been verified by the Organisers; and
4. a written registration confirmation has been issued.

Submitting a registration form without completing payment does not reserve or guarantee a place.

Places may be allocated on a first-paid, first-confirmed basis.

## **7. Payment Deadline**

Payment must be completed by the deadline stated on:

- the official Seminar website;
- the registration form;
- the invoice;
- the payment request; or
- the written offer issued by the Organisers.

Where no specific deadline is stated, payment should be made promptly after registration.

The Organisers may cancel an unpaid or incomplete registration where payment is not received within the required period.

## **8. Payment Authorisation**

All online payments are subject to authorisation by the relevant:

- bank;
- card issuer;
- payment gateway;
- Alipay service provider; or
- other appointed payment service provider.

The Organisers are not responsible for a transaction being rejected due to:

- insufficient funds;
- incorrect card or account details;
- card restrictions;
- transaction limits;
- security checks;
- international payment restrictions;
- expired cards;
- bank system interruptions; or
- payment-provider decisions.

Participants should contact their bank or payment provider directly where a payment is declined.

## **9. Payment Through Alipay**

Where Alipay is available, payment will be processed through the appointed payment service provider.

Participants are responsible for ensuring that:

- their account is active;
- the account permits international transactions;
- the payment amount is correct;
- all security verifications are completed; and
- the transaction is successfully approved.

Any conversion rate, service fee, transaction limit or additional charge imposed by Alipay, or a linked financial institution shall be borne by the participant.

## **10. Payment Confirmation**

After successful payment and verification, the participant will receive one or more of the following:

- payment acknowledgement;
- official receipt;
- invoice;
- registration confirmation; or
- confirmation e-mail.

Participants must review the confirmation and promptly report any incorrect information. The participant should retain all payment records until the Seminar has concluded and all related matters have been resolved.

## **11. Receipt and Invoice**

An official receipt or invoice will be issued using the information provided during registration.

Participants requiring an invoice in a company name must provide complete and accurate details, including:

- registered company name;
- company registration number;
- billing address;
- tax identification details, where applicable;
- contact person; and
- contact e-mail address.

Requests to amend an invoice after it has been issued may be subject to administrative and regulatory requirements.

## **12. Malaysian Taxes and Government Charges**

The participation fee will be subject to any applicable Malaysian tax, duty, levy or government charge required by law.

Where taxes are included in the published price, this will be stated on the invoice or receipt.

Where a new tax or government charge becomes applicable after registration, the Organisers reserve the right to collect the additional amount where legally required.

## **13. Payment Processing Fees**

The participant may be charged processing fees by:

- the payment gateway;
- the bank;
- the card issuer;
- the digital wallet provider; or
- an international remittance service.

Unless specifically stated otherwise, such charges are separate from the Seminar participation fee and are payable by the participant.

Payment-processing charges already incurred may be non-refundable, including where a registration is later cancelled.

## **14. Failed or Incomplete Payments**

A payment may be treated as failed or incomplete where:

- the transaction is declined;
- the transaction remains pending;
- the transaction is reversed;
- insufficient funds are received;
- payment verification fails;
- bank-transfer information is incomplete;
- proof of payment cannot be matched to a registration; or
- a payment is subject to investigation.

The participant's place will not be confirmed until the payment issue has been resolved.

## **15. Pending Transactions**

Some payment providers may place a transaction under pending status while verification is completed.

A pending transaction does not constitute confirmed payment.

The participant should avoid making another payment unless instructed by the Organisers or the participant's payment provider.

Where a transaction remains pending, the participant should provide:

- the transaction reference;
- payment date;
- payment amount;
- name of the account holder; and
- supporting payment evidence.

## **16. Duplicate Payments**

Participants must take reasonable care not to submit the same payment more than once. Where a duplicate payment occurs, the participant must notify the Organisers promptly and provide:

- the participant's full name;
- registration number;
- both transaction references;
- payment dates;
- payment amounts; and
- proof of payment.

After verification, an approved duplicate amount will be returned through the appropriate payment method where reasonably possible.

Bank charges, gateway fees, currency differences and administrative charges may be deducted where applicable.

## **17. Underpayment**

A registration will not be confirmed where the amount received is lower than the required fee.

Underpayment may arise from:

- bank deductions;
- intermediary charges;
- exchange-rate differences;
- incorrect payment amount; or
- partial payment.

The participant will be required to settle the outstanding balance within the period specified by the Organisers.

## **18. Overpayment**

Where the participant pays more than the required amount, the Organisers will verify the overpayment.

The excess amount may be:

- refunded;
- applied to another approved charge;
- transferred to another participant registration; or
- handled through another arrangement agreed in writing.

Any refund will be subject to verification and applicable transaction charges.

## **19. Instalment Payments**

The standard participation fee is payable in full.

Instalment payments are only permitted where expressly approved in writing by the Organisers.

Where an instalment arrangement is approved:

- the payment schedule must be followed;
- the full balance must be paid by the stated deadline;
- a place may remain provisional until full payment is received; and
- failure to pay an instalment may result in cancellation of the registration.

Any amount already paid will be dealt with under the Cancellation and Refund Policy.

## **20. Group and Corporate Payments**

Group, corporate or combined payments are not permitted.

Each participant must:

- complete an individual registration form;
- provide their own complete and accurate participant details;
- receive an individual registration number;
- make a separate payment for their own participation fee; and
- accept the Seminar Terms and Conditions, Privacy Notice, Cancellation and Refund Policy, and Payment Policy individually.

A company, association, government agency or other organisation may sponsor or reimburse a participant, but the payment must still be made separately for each registered participant.

Payments covering more than one participant in a single transaction may be rejected, delayed or returned. Any bank charges, payment gateway charges or administrative costs arising from such a transaction shall be borne by the payer.

A participant's registration will only be confirmed after the full individual participation fee has been received and matched to that participant's registration record.

## **21. Payment Security**

Online payments may be processed through an independent payment gateway or financial service provider.

The Organisers will take reasonable measures to use reputable payment providers and appropriate security arrangements.

Participants should only make payments:

- through the official Seminar website;
- through a secure payment link issued by the Organisers;
- to an authorised bank account; or
- through another method officially confirmed by the Organisers.

Participants should not send full card details, card security codes, online-banking passwords or digital-wallet passwords by e-mail, messaging application or telephone.

## **22. Payment Information and Personal Data**

The Organisers may collect payment-related information required to:

- verify payments;
- issue receipts and invoices;
- manage registration;
- detect duplicate or fraudulent transactions;
- process refunds;
- maintain financial and audit records; and
- comply with legal and regulatory requirements.

Sensitive card information may be processed directly by the appointed payment gateway rather than stored by the Organisers.

Payment-related personal data will be handled in accordance with the Seminar Privacy Notice and applicable Malaysian personal-data requirements. The Malaysian Personal Data Protection Department states that personal data collected for commercial transactions must be managed in accordance with the Personal Data Protection Act 2010.

## **23. Suspected Fraud or Unauthorised Payments**

The Organisers reserve the right to suspend registration confirmation where a payment appears to be:

- fraudulent;
- unauthorised;
- made using stolen payment information;
- subject to a chargeback;
- inconsistent with the registration details; or
- otherwise suspicious.

The Organisers may request additional verification, including proof of identity, proof of payment or confirmation from the account holder.

A registration may be cancelled where satisfactory verification is not provided.

## **24. Chargebacks and Payment Disputes**

Participants should contact the Organisers before initiating a chargeback or payment dispute with their bank or payment provider.

An unjustified chargeback may result in:

- suspension of the registration;

- cancellation of participation;
- recovery of chargeback fees;
- recovery of unpaid amounts; or
- further action where necessary.

Nothing in this section prevents a participant from exercising any lawful right available through their bank, payment provider or applicable consumer-protection process.

## **25. Refunds**

All refund requests are governed by the separate **Cancellation and Refund Policy**.

Approval of a refund does not mean that the full original payment will necessarily be returned.

The refunded amount may be affected by:

- cancellation charges;
- administrative charges;
- payment-gateway fees;
- bank charges;
- intermediary bank charges;
- exchange-rate differences;
- accommodation commitments;
- programme costs already incurred; or
- other non-recoverable expenses permitted under the applicable policy.

## **26. Method of Refund**

Where a refund is approved, the Organisers will normally return the payment through the original payment method.

Where this is not possible, the Organisers may request verified bank details or another suitable payment method.

For security reasons:

- refunds will generally be made to the original payer;
- the participant may be required to provide identification;
- third-party refund accounts may not be accepted; and
- additional verification may be required.

## **27. Refund Currency**

Refunds will normally be processed in the currency originally received by the Organisers or in another currency determined by the payment provider.

The amount received by the participant may differ from the original amount paid because of:

- exchange-rate movements;

- conversion charges;
- bank fees;
- wallet-provider charges; or
- other third-party deductions.

The Organisers are not responsible for exchange-rate losses or third-party charges outside their reasonable control.

## **28. Refund Processing Period**

Approved refunds will be initiated within the period stated in the Cancellation and Refund Policy.

After the refund is initiated, additional processing time may be required by:

- banks;
- credit-card issuers;
- digital-wallet providers;
- payment gateways; or
- international payment networks.

The Organisers cannot guarantee the date on which the refunded amount will appear in the participant's account.

## **29. Event Cancellation or Postponement**

Where the Seminar is cancelled or postponed by the Organisers, payment arrangements will be handled in accordance with the Seminar Terms and Conditions and Cancellation and Refund Policy.

Depending on the circumstances, the Organisers may offer:

- transfer of the registration to a new date;
- registration credit;
- participation in an alternative format; or
- an eligible refund.

The Organisers will not normally reimburse unrelated expenses such as flights, visas, separately booked accommodation, travel insurance or personal transport.

## **30. Correction of Payment Errors**

Participants must be given a reasonable opportunity to review key registration and payment details before confirming an online transaction.

Participants should verify:

- participant name;
- package selected;
- payment amount;
- billing information;
- e-mail address; and
- payment method.

Any error should be reported promptly to the Organisers.

Malaysia's Consumer Protection (Electronic Trade Transaction) Regulations 2024 address information disclosure, correction of errors and acknowledgement of electronic orders in online transactions.

### **31. Changes to This Payment Policy**

The Organisers may update this Payment Policy where necessary to reflect:

- changes in payment methods;
- payment-provider requirements;
- operational arrangements;
- legal or regulatory requirements; or
- changes to the Seminar package.

The current version will be published on the official Seminar website.

Material changes affecting an existing confirmed registration will be communicated through a reasonable channel.

### **32. Governing Law**

This Payment Policy shall be governed by the laws of Malaysia.

Any payment-related concern should first be submitted to the Organisers for review and an attempt at amicable resolution.

### **33. Contact for Payment Assistance**

For payment verification, invoices, receipts, duplicate payments or other payment-related enquiries, please contact:

**International Halal Seminar Malaysia 2026**

**E-mail:** [holdings@yapeim.my](mailto:holdings@yapeim.my)

**Telephone:** +60 19-669 9475

**Website:** [halalseminar.lnitech.com.my](http://halalseminar.lnitech.com.my)

Participants should include their full name, registration number and transaction reference when making an enquiry.