



Global **applied** knowledge

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Terms and Conditions

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1. Introduction

1.1 This document sets out the principal terms and conditions that will form an essential part of the contract between the Global Banking School (School) and you (Student).

1.2 The School reserves the right to make reasonable changes at any time to the terms and conditions as it deems appropriate or necessary. Any substantial changes will be brought to student's attention.

1.3 The agents and representatives are only those companies or individuals whom the School has authorised to act as agents or representatives according to the School Agents Recruitment Procedure; their activities are also governed by these terms and conditions.

2. Condition of admission to the School

2.1 Student's admission to the School is subject to the requirement to adhere to the School's procedures for registration and enrolment. Student must comply with the terms and conditions set out in this document.

2.2 Student must also adhere to any particular conditions and requirements set out in the School's offer letter to Student, programme and module specifications and any School guidelines, rules, codes or policies.

2.3 The School may withdraw or amend its offer to Student or terminate Student's registration at the School if it is discovered that Student has made false statements or omitted significant information in student's application to the School.

2.4 Promotions and offers are subject to applicable terms and conditions as advertised on them.

2.5 All students at the time of enrolment must be at least 18 years of age.

3. Rights and Obligations

3.1 The School is obliged to deliver education to Student in accordance with its course handbooks as well as following its own rules, regulations and guidance.

3.2 Student is obliged to attend the School when and as requested, follow all reasonable instructions and guidance from the School, comply with its rules and regulations, and in particular, without prejudice to that general duty, student agrees to be legally bound by the following terms and conditions. If student does not agree to be bound by the following terms and conditions, student should not proceed with enrolment.

3.3 Students must bring their passport or national identity card (EU/EAA/CH citizens only), visa (if applicable) to the School on their first day.

4. Original Documentation

4.1 The School reserves the right at any time to require student to submit original documentation to support any claims made during application and enrolment processes, or at any time during student's studies.

4.2 The School may be obliged to take action where this establishes a fraudulent claim has been made.

5. Booking deposit

5.1 To book a place on a course, students must pay either:

5.1.1 The full tuition fee; or

5.1.2 A minimum deposit of 50% of the total tuition fees (unless different minimum deposit has been indicated)

5.2 Deposits are refundable only in cases of **VISA Refusal**

5.3. In case of **Visa Refusal** the full amount of deposit will be refunded except **10% of a total tuition fee as an Administrative fee.**

5.4 After booking a place, you will receive an e-mail or letter from us acknowledging that we have received and accepted your booking. The contract between us will only be formed when you receive that acknowledgement.

5.5 It is the student's responsibility to apply at least three months before the commencement of the selected course. In the event of visa refusal, a student is required to contact the School and seek advice regarding:

5.5.1 The transfer of the deposit and the fees for the next intake (this option is valid once only).

5.5.2 The refund of the deposit or tuition fees.

5.6 The School reserves the right to terminate any student's enrolment at any time for non-payment of fees. No fees will be refunded for any student dismissed under this section.

6. Refunds, Cancellations and Terminations

6.1 The refund of tuition fees under specific conditions listed below, to which the School will retain an administrative fees of 10% of total tuition fees.

6.2 Refunds will be made only if requested in writing with the necessary supporting documents at least two weeks before the commencement of the course (published date).

6.3 The refund process may take up to 60 days.

6.4 The School will only refund to the account or individual that it initially received the fees from.

6.5 No refunds or course transfers are permissible after a student has been issued with a letter confirming their full time status. This is unless the student has received a **VISA Refusal**.

If student's Visa application has been refused then the fees paid will be refunded less administration fees of 10%. Student must provide the following documents:

- a) Copy of the VISA refusal letter;
- b) Original Enrolment Letters;
- c) Copy of the student's passport showing both a photograph and signature.

6.6 No refund will be given to any student under the following circumstances:

6.6.1 In the event of cancellation due to a family bereavement or any other change in student's personal circumstances. Students are advised to take out insurance against such unforeseen circumstances.

6.6.2 Failure to return the original enrolment letters issued by Global Banking School, original visa refusal letters, appeal letters/administrative review decision letters issued by the BHC or the British Embassy and a copy of passport with a refusal stamp at least two weeks before the commencement of the course.

6.6.3 If student is asked to leave the country by the United Kingdom Authorities or if student leaves the UK during the course period without consultation with or a covering letter from the School and are subsequently refused re-entry.

6.6.4 If the disruption in student studies is due to any conviction, court proceedings or a litigation involving student.

6.6.5 If student has been refused a UK Entry Clearance at any British High Commission, visa refusal or British Embassy due to the submission of any fake or forged documents or due to false representations.

6.6.6 Where a student has obtained an Admission Letter from Global Banking School and then decides not to follow his/her course.

6.6.7 The School also reserves the right to suspend or dismiss any student without refund of fees in the event of serious misconduct or unsatisfactory attendance/progress.

6.6.8 No refund will be given if student is terminated due to non-compliance of the GBS attendance policy

6.7 Where a cancellation or termination of a course occurs on or after the start date for any reason and whether by the Student or by School, the Student shall receive no refund of fees already paid or incurred.

6.8 The School reserves the right to cancel a program due to insufficient enrolment or other factors beyond its control. In the unlikely event that a program is cancelled prior to the start of the programme, due to low enrolment or any other reason, the School will refund all payments received but will have no further liability to participant.

6.9 If the withdrawal of School approval status occurs from awarding body, the School will refund all payments except administrative charges and tuition fee for taught course will make reasonable efforts to find similar course/program from another provider in order to protect of the students interests.

6.10 The School tries to accommodate and abide by published date and time but the School reserves the right to change the times of the courses.

7. Student agrees to:

7.1 Comply with the Rules and Regulations of the School, which contain student's rights and duties as a student;

7.2 Read the course handbook relating to your course before the commencement of the course;

7.3 Satisfy all requirements of the course, including attendance at the School;

7.4 Respect the rights and sensitivities of fellow students and School staff;

7.5 Abide by Health and Safety rules and regulations as intimated to student by the School;

- 7.6 Notify the School of any change in circumstances (contact details, address etc.)
- 7.7 Accept any reasonable changes and variations to the course and School regulations.
- 7.8 Attend every class until the end of the course, unless there are exceptional circumstances, in which case student shall inform the School prior to absence;
- 7.9 Comply with all UK Border Agency immigration rules, including future changes to laws and regulations if applicable.

8. Student understands that:

- 8.1 Failure by student to provide full and accurate information may result in the offer of a place on the course being withdrawn by the School or make any existing offer void or voidable by the School;
- 8.2 Providing deliberately misleading information may entitle the School to take legal action against the student;
- 8.3 By signing our Application Form you are giving the School, the right to obtain your personal data relevant to the School, agreeing to our Terms and Conditions.
- 8.4 If student's attendance level is below 85%, the School has right to terminate a student from the course and remove from School Register

9. Re-sit of the CFA Exam

9.1 If student attended CFA Full-time course and was unsuccessful in CFA exam, 50% discount is available on tuition fees of the next available CFA full time course. If student attended CFA Part-time course and was unsuccessful in CFA exam, student is eligible for free next available part time course.

9.2 If student enrolled for CFA Level I and Level II full time course and was unsuccessful in CFA Level I exam, 50% discount is available on tuition fees of the next available CFA Level I full time course and an adjustment can be made from CFA Level II tuition fees. The student has to be pay 50% re-sit fee before the first day of the class.

10. Registration for CFA Exam

10.1 Student should register for CFA Exam with CFA Institute and pay the enrolment and registration fees which is separate from tuition fees of Global Banking School