

# Terms of Service

## Investment Banking Institute Pty. Ltd. ABN: 45 126 400 824 ("IBI")

IBI is registered by ASQA (formerly the Victorian Registration and Qualifications Authority (VRQA)) to deliver competency based financial services training courses and professional programs. The terms and conditions of our Student Information Guide are incorporated by reference. Our adherence to the Standards for NVR Registered Training Organisations 2011 supports ASQA's vision that student's, employers and governments have full confidence in the quality of vocational education and training outcomes provided by registered training organisations

## Security

All purchases on this site are made via a HTTPS connection encrypted using a 128 bit SSL certificate.

## Privacy policy

We highly value our relationships with our clients. As such, we only share your information with external companies if they are part of the delivery chain, e.g. our order fulfillment house. We will never share your information with other companies for the purposes of marketing.

All prices are in Australian dollars (AUD). If you purchase internationally utilising Visa or MasterCard your card provider will convert the purchase into your domestic currency.

## All Students Are Distance Learning Students.

- **IBI Policy is to provide the respective Course Manual to each student at least 4 weeks prior to the commencement of any Classroom Workshops selected by the Student so that the Required Reading can be completed. If the Student desires to accelerate this process on any grounds then IBI in its discretion has flexibility to acknowledge prior learning and/or work experiences subject to receiving independent evidence that supports the reduction in the 4 weeks timeframe which does not negate the Assessment requirement for the completion of the Required Reading.**
- **All Course Manuals will be dispatched within 7 Business days of receipt of fees (ie clear funds) and (unless otherwise agreed). A tax invoice and Statement of Attainment will be provided upon successful completion of the Assessment for the Course.**
- **All fees must be paid and received in full prior to the issue of the attained qualifications.**
- **All refund requests must be received in writing (signed) by email to [training@ibi.edu.au](mailto:training@ibi.edu.au) with detailed reasons given. Refunds will only be given to Students under special circumstances and within 14 days of Student enrolment. All refunds shall be made out to the individual or legal entity that made the original payment to IBI.**

- **IBI reserves the right to review each refund request on its merits, and refunds must be approved by the Chief Executive Officer or nominee. In the event that an application for refund is granted, a \$150 fee per Course Manual will be charged, which will be reduced to \$50 if the Course Manual is returned by registered post to IBI undamaged.**

## **Refunds**

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## **Fee Refund Policy**

1. **When an applicant accepts a place offered by Investment Banking Institute Pty Ltd ABN 45 126 400 824 (IBI) by virtue of paying fees, a binding contract between the person who entered the contract and IBI comes into existence subject to the conditions below.**
2. **This contract is subject to the laws of the Commonwealth of Australia and the State of Victoria.**
3. **All refund requests, notifications of withdrawal, deferrals or leaves of absence must be made in writing addressed to the General Manager, IBI by the person who has entered into a contract with IBI.**
4. **Application, accommodation placement and airport reception fees are not refundable in any circumstance. Any payments refunded back to the student will attract a 10% administration charge.**
5. **All courses undertaken by an IBI student will be deemed to be one course, regardless of the start and finish dates.**
6. **Any approved refund provision will be paid by IBI in the same currency in which the fees were paid, to the person who has entered into a contract with IBI.**
7. **Where a person who has entered into a contract with IBI and does not start the course or withdraws from the course at any time, IBI will (in addition to those fees specified in clause 3 above) retain the cancellation amounts. All other funds held by IBI will be refunded within four (4) weeks of receipt of a written refund request from the person who has entered into a contract with IBI.**
8. **No Grievance Policy of IBI removes the right of a person who has entered into a contract with IBI to pursue other legal remedies. This Refund Policy does not remove the right of a person who has entered**

**into a contract with IBI to take further action under Australia's Consumer Protection Law.**

- 9. Approved refunds will be paid within 20 days of written request made by student.**
- 10. All IBI fees are outlined in our Fees and Dates section. Note: Fees and charges are quoted in Australian dollars and are subject to change without notice.**

### **Before Commencement Date**

More than 10 weeks (Full Refund minus \$500 admin fee)

More than 4 weeks & up to 10 weeks (30% tuition fees withheld)

4 weeks or less (50% tuition fees withheld)

### **After Commencement Date**

Week 1 (NO REFUND)

Approved Refund / Withdrawal / Transfer (\$500 admin fee applies)

### **Classroom Workshops**

Once a Student has enrolled in a Classroom Workshop, the Student may postpone or defer by providing 10 working days notice in writing by email to

[admin@ibi.edu.au](mailto:admin@ibi.edu.au) along with payment of \$150 deferment fee for administration.

Non attendance to a Classroom Workshop will result in fees being forfeited if 10 working days notice is not provided by email to IBI.

Where IBI cannot hold a Classroom Workshop at the time(s) nominated by the student on the Student Enrolment Form (or online) then IBI will nominate an alternative Classroom Workshop date within 4 weeks of the previously scheduled date. If an alternative Classroom Workshop date cannot be provided by IBI, then the enrolment will remain a pure Distance Learning program and Students will be entitled to request a refund for any difference in fees as specified on the Student Enrolment Form between them (if any). In addition if IBI believes there shall be insufficient students attending the workshop then IBI can postpone the workshop to the next available workshop scheduled.

### **Distance Learning**

The Assessment Booklet for each Course module must be completed, submitted and received for Assessment within four months from the date on the Student Enrolment Form. The 4 month period shall commence on the day of enrolment (regardless of the number of Modules enrolled in) by a Student (that is the time periods will run concurrently rather than consecutively).

After 4 months from the date of a Students enrolment, Students may request an extension of two months to complete Assessment and receive the qualification and related certificate of completion by submitting by email to [training@ibi.edu.au](mailto:training@ibi.edu.au) for consideration.

An extension will only be awarded for a Course if the application is received and approved and a fee of \$150 is received by IBI.

## **Replacement Manuals and Certificates**

A replacement fee of \$100 per Course Manual and a \$50 per Certificate will be charged. This fee is due and payable prior to the delivery of the replacement Course Manuals or Certificate. If express postal delivery for Course Manuals or Certificates is required by a Student an additional fee of \$50 shall be payable. Electronic unprintable certified versions of a Student's qualification Certificates are available (in certain circumstances at an additional cost of \$50).

## **Priority Pathways Program**

Priority Pathways is a specialist program that can be undertaken on the following basis standard, deluxe and masters. This is the fastest and most effective way to a Guaranteed Job in Financial Services. The Program will take you through all the knowledge and practical skills you need to succeed as a Financial Services professional, from the fundamentals to advanced skills.

Students need to complete our ASIC registered Diploma of Financial Services (Financial Planning), and our Foundation Skills Program to be eligible to secure a Guaranteed\* Job in Financial Services.

## **Scholarship Program**

Investment Banking Institute provides You the opportunity to be awarded a Scholarship to our Priority Pathways program subject to terms and conditions. For further information please visit our website on Scholarships and this Student Information Guide.

## **Competitions and Marketing Promotions**

All Students that undertake a Course via the usage of a free voucher or Scholarships or other promotional devices remain subject to the terms and conditions of this Student Information Guide as well as the following:

- **No voucher or similar marketing offer shall be redeemable for any monetary value equivalent**
- **No voucher shall be transferable for any other module or Course delivered by IBI**
- **No voucher or similar marketing offer shall be replaced or extended due to it being lost, stolen, destroyed or expired or misplaced**
- **No voucher shall be accepted upon being surrendered if the voucher number quoted or delivered conflicts to an existing voucher number**
- **No voucher shall be valid after a period of 6 months from the date of being issued and/or received.**

## **Student Declaration**

Upon submission I am deemed to declare that I have read the Student Information Guide and agree to be bound by the terms and conditions (including definitions) stated therein. I further declare that all the information provided by me is true and correct. I also grant Investment Banking Institute Pty. Ltd. consent to use my

personal information, course feedback and email information about other future courses.

## **Further Declaration**

Upon submission I am deemed to declare that I agree to deliver and confirm by email the course location (Melbourne, Sydney, Brisbane) and dates for Classroom Workshops that I wish to attend.

## **ABN**

Our ABN is 45 126 400 824

## **Contact information for help and support**

If you have any questions please do not hesitate to contact:

Email: Contact	<a href="mailto:training@ibi.edu.au">training@ibi.edu.au</a> 1300 669
Number: Fax	786 61 3 9813 2298 PO Box
number: Mail:	18353, Collins Street East, Vic 8003, Australia