

2018 STUDENT AGREEMENT (COURSE TERMS & CONDITIONS)

1. FEE REMITTANCES TO YOUR PROFESSIONAL BODY:

All remittance fees included in your invoice (e.g. registration, annual subscriptions, exemptions, exams) will be paid over to your Professional Body within 7 working days of availing your correct user access, and provided the funds have cleared into our bank account. If there are any outstanding debit orders/monthly payments, no remittances can be effected. It your responsibility to provide us whether or not prompted, with the necessary user access (user name and password) and to verify with us (via enquiries@charterquest.co.za) as well as your Professional Body -that your payment was received. **You must apply for your own registration, exemptions, and/or exam entry before we can remit your payment!**

2. PC EXAMS:

If you elected to benefit from our CQ HOME ADVANTAGE by taking your final exams at any of our PC Exams centers, accepting this Agreement implies automatic acceptance of the applicable Terms and Conditions and exam regulations in force. [Click here](#) to view our PC exams terms and conditions.

3. HOW TO PAY AND/OR NOTIFY US OF YOUR PAYMENT:

You can use the online credit card/EFT payment facilities or follow the link sent to your inbox to complete the payment or come into any of our campuses (by appointment) where we have speedpoint/debit card facilities. Should you wish to pay via cash deposit, first convert the free quote into an enrolment (by clicking on the link in your inbox, or proforma) and email us at accounts@charterquest.co.za for our bank a/cc. Our online pay system should automatically allocate your payment, generate and email a tax invoice. Should you not receive any confirmation within an hour, please send us your proof of payment to trace it for you!

If you are a company sponsored student, please ensure you have a formal tax invoice by first accepting any free quote, make payment and send us proof to the above email address. You can also make special payment arrangements by emailing accounts in exceptional circumstances where your employer would take longer to pay than anticipated and the delays could affect your studies with us.

4. WHAT HAPPENS AFTER YOU PAY/LEARNING MATERIALS:

We require a maximum of 9 days between receipt of payment and collection of your study materials. It is your responsibility to double check via email: bookstores@charterquest.co.za (Allow 24 hours response time) to confirm that your materials are ready for collection at your selected campus before you drive there in all events. Subject to this 9 days waiting period, our ONLY dates/times for collections at all campuses are weekly:

- **Thursdays 4:00 - 5:30 pm | Fridays 12:00 - 2:00 pm**
- **Saturdays 7:30 - 9:00 am** (ONLY covers Feb 15th - March 31st and then Aug. 15th to Sept. 30)
- **Sundays 7:30 - 9:00 am** (ONLY covers Feb 15th - March 31st and then Aug. 15th to Sept. 30)

In most cases, we will be able to have your study materials sooner than 9 days in which case we will notify you via email. Extra charges will be levied should you need your materials shipped to your address. Should you need additional study materials not included in the study package you elected, please visit our [online bookstore](#) to purchase separately.

5. CANCELLATIONS, CHANGE OF BOOKINGS, POSTPONEMENTS INCLUDING PC EXAMS:

*You are at liberty with written consent (after booking/enrolling and even after paying), to change to a confirmed course within the same semester without any extra charges. You will be required to return any learning materials already issued to you -in original condition -in exchange for a new set. You can also with written consent, postpone your course/studies from one semester to the next with no extra costs, if the amount is fully paid before end of the current semester; otherwise any subsequent course fee increases will apply to you. You can postpone a course for up to two semesters **ONLY**; unless the course does not run during the next two semesters -where further postponement can be allowed. **Case study courses** can only be postponed up to a maximum of 2 quarters/sessions unless the course does not run during the next two quarters/sessions where a further postponement can be allowed. Cancelling your booking/enrolment will forfeit your fees due to irreversible service costs incurred/committed upfront to provide the services. **All classes advertised will run subject to availability; should we not run a course at your preferred campus due to unforeseen circumstances – you will be refunded or transferred to another campus where the course is running.***

PC Exams can be rescheduled up to 7 working days before the exam either by rescheduling on our [portal](#) or via myCIMA. PC Exams cancellation for any reason will result in a candidate forfeiture of the total exam fees.

6. REFUNDS, STUDENT COMPLAINTS:

In the unlikely event a class is cancelled by CharterQuest, you will be notified as soon as possible. If all learning material previously issued is returned in its original condition, a FULL credit/refund will be issued. You will also have the option to switch from our Classroom Tuition and/or or Exam Preps Package to Home Study and claim a credit/refund for the difference.

No refunds for cancelled exams before or after exam entry session is closed or for any reason once CharterQuest has already incurred a cost to secure exam vouchers necessary to secure a candidate's exam. This will result in forfeiture of the total exam fees.

The only other instance in which we provide for a refund is in the unlikely event in which we may have provided tuition services that materially falls below our promised quality standards. The student in this instance, agrees to co-operate with all the investigations leading to such refund by inter alia, fully completing our customer complaints form and adhering to our procedures for dealing with customer complaints as published on our website ([DOWNLOAD COMPLAINT FORM](#)). All refunds however arising will only be made into the same bank account from which payment was received and processed mainly as part of our regular month-end payments.

7. DEBIT ORDER MANDATE TERMS:

*If you are self-sponsored and took the instalment pay plan, the terms of your debit order mandate are integral to this Student Agreement. This provides inter alia, that should CharterQuest not hear from you with a rectification plan within 3 days of a bounced debit order, CharterQuest can at its option secure curtailment of service, submission of your payment behaviour/pattern to my professional body, credit bureau blacklist and/or secure a default judgment against you. **Should you fail to honour a commitment to pay your instalment – a penalty will be charged.***

8. 1ST TIME PASS GUARANTEE OR FREE RETURN + 35% REBATE:

Our 1st TIME PASS GUARANTEE is subject to the following Terms and Conditions:

1. ALL enrolment under the CLASSROOM OR TUITION AND EXAM PREPS PACKAGE;
2. ALL scheduled sessions/classes attended;
3. ALL assigned Tests taken with no less than 40% average mark obtained;
4. No more than 3 subjects written for that specific exam diet/semester;
5. Final exam written within 60 days of end of semester;
6. Use of same learning materials we provided or buy a new edition separately;
7. Minimum of 4 days study leave per subject/module;
8. Exams results slip to verify the failure;
9. Fully settled student account with no failed debit orders within 60 days of registration;
10. The 1st TIME Pass Guarantee Claim must be lodged within 7 days of official release of Exam results.

SHOULD YOU ONLY marginally miss the above provisions, you are eligible to retake the course with us for free. Meeting the full provisions will entitle you to a free return + an all inclusive discount of 35% against a future course!

9. EXAM RESULTS FROM YOUR UNIVERSITY/PROFESSIONAL BODY:

Our pass rate performance is the most important KPI/statistic to us! ONLY for the purpose of maintaining accurate statistics about our pass rate performance, will we require access to your final exam performance from your University and/or Professional body. We guarantee the utmost confidentiality in respect of your student data including exam results so received by virtue of our engagement with you and your examining body. By accepting this agreement, which is by means of effecting payment towards the proforma invoice relating to your booking/course, you authorise your University/Professional Body to avail your final results to CharterQuest for statistical purposes only.

10. UNFORESEEN CIRCUMSTANCES:

Unforeseen circumstances may cause us to modify some service elements such as course dates, venue or lecturers. Should such unlikely event occur, CharterQuest will make every effort to communicate to/with you whilst making sure the most recent information will always be available online.



Grooming financially
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CORPORATE OFFICE: 374 Rivonia Boulevard, Metropolitan Park, RIVONIA, SANDTON.
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Email: enquiries@charterquest.co.za | www.charterquest.co.za

11. LIMITATION OF LIABILITY:

Our maximum liability under this agreement shall not exceed the value of the transaction/service/product to which such liability arises.

12. GENERIC COURSE TERMS AND CONDITIONS:

These Terms and Conditions are specific to your engagement for all modules/courses with CharterQuest and forms an integral part of our General Terms & Conditions as well as our International Student Policy as published and updated on our website from time to time. Should there however be a conflict between these Terms and Conditions and our General Terms and Conditions and/or International Student Policy, the provisions of these Specific Terms and Conditions will apply. This agreement is separate from any other agreement signed with us and issues arising from this agreement cannot be transferred into another and vice versa.