

Terms and conditions

Please read the following terms and conditions carefully before signing on this document.

This document states your rights and responsibilities and the rights and responsibilities of the Professional Advancement and Continuing Education Center for joining the training course.

- 1- Gulf Financial Center hereinafter referred to as “The Center” or “GFC” shall provide all requirements to achieve excellent specialized training in terms of quality of the training, the suitability of the surrounding conditions and quality of the campus. In order to achieve that, each trainee in any of the held training courses shall adhere to the following items:
 - i. No smoking inside the training venues and university campus.
 - ii. No using of mobile phones inside the training classes.
 - iii. No insulting, striking, humiliating, or mocking, of any kind, against any participant of the course, training staff or employees in the training campus.
 - iv. Not to wander around in areas other than the training locations identified for the trainee in the university campus.
 - v. No submission of excerpted reports or projects illegally or cheating.
- 2- The management of the center has the right to take the necessary disciplinary actions such as giving verbal or written warning or depriving the trainee from obtaining the training certification if the trainee doesn't adhere to the stipulated rules herein.
- 3- The trainee shall not use any CDs, flash memories, hard discs, or such with any of the computers in the center without the consent of the trainer thereof; and in case of any damages to any computer by a virus or digital worms, the trainee shall take full responsibility and may be liable for compensation for any damages.
- 4- The trainer has the right to prevent any trainee from entering the training class in case:
 - i. Wearing obscene and morally unacceptable clothes. Wearing clothes that carry statements, which hurt other religions or contain racial or political reference.

Refund policy

(In case, the trainee wants to postpone or withdraw from the training course)

1 - In case of requesting to postpone attending the training course with a subsequent available batch (not withdraw), a postponement request can be submitted along with the prescribed administrative fees, and GFC - GUST has the full right to accept or reject the postponement request, whenever the application has been submitted, In accordance with policies and standards of GFC.

2 - The date of withdrawing from the course is the date of receiving the written withdrawal request submitted by the trainee in accordance to the form available specifically for this purpose, and declaring his/her request to withdraw from the course, with the condition that the trainee keeps a copy of the withdrawal request stamped with the receiving date by GFC.

3- Refund terms and conditions will be applied for withdrawal requests and the calculation of the refunded amount will be based on the total training course fees mentioned on this registration form NOT the paid amount to date.

4- In case of approving a withdrawal request, the time required to have the refunded amount ready for collection according to the " Refund Policies " mentioned below is (20) working days from the date of approval of the withdrawal request.

5- In case of submitting a withdrawal request before the course starting date, the amount applicable for a refund will be calculated based on the table below:

Date of Submitting the Withdrawal Request	Refund Percentage of the total Course Fees
20 Days or more before the course start date	100%
12 Days or more before the course start date	75%
7 Days or more before the course start date	50%
Less than 7 days before the course start date	Not eligible for any refund

Pre-enrolment information

International students enrolling to our courses and might need a visa. kindly note that our institute is not responsible for the visa application.

Complain Policy

In the first instance, if you are unable to resolve the issue informally, you should write to the member of staff who dealt with you, or their manager, so that he or she has a chance to put things right. If your complaint concerns a Trustee of GFC/GUST, rather than a member of GFC/ GUST's staff, you should write formally to the individual concerned. In your letter you should set out the details of your complaint, the consequences for you as a result, and the solution you are seeking.

You can expect your complaint to be acknowledged within 4 working days of receipt. You should get a response and an explanation within 15 working days.

Our contact details can be found on the Contact Us part of the GFC or GUST Website.

Appeals process

Acceptance of appeal and notice of it Appeals must be submitted through written texts within 45 days from the date when a reason has arisen. Once receipt of the appeal in writing, the GFC shall investigate and validate the subject of the appeal, and decide the acceptance of it. The investigation shall be made by individual(s) not previously involved in the review and/or in the decision of the appeal letter related to the subject of the appeal. Where the appeal is accepted, the GFC shall give notice to the appellant of it. In case where the appeal is not accepted, the GFC shall give notice to the appellant of it with the reason in writing.

After accepting the appeal, the GFC shall inform the Management. The Committee consists of members not involved in the subject of the appeal. At the meeting(s) of the Committee, the deliberation shall be made on the result of the investigation into the appeal and subsequent action(s) to be taken. The appellant may be invited to explain the reason(s) for the appeal at the meeting of the Committee if the appellant so wishes.

The result of the deliberation of the Committee (the decision of the Committee) shall be communicated to the appellant. Where the appellant agrees with the result of the deliberation, the GFC shall give notice to the appellant of the end of the appeals-handling process. In case where the appellant does not agree to the result, the appellant may make just one more request to the GFC to re-open the deliberation at the Committee within 30 days after receipt of the result.

In case where the appellant does not agree to the result, the Trainee/student then has the option to escalate their complaint to ACCA. If a student has exhausted both GFC's complaints process and ACCA's, they can escalate to the appropriate regulator. Details

of which can be found on the ACCA website at the following link:

<https://www.accaqlobal.com/qb/en/footer-toolbar/contact-us/unhappy.html>

Course cancellation

If a tutor is unexpectedly unavailable to teach the class we may provide a substitute tutor or reschedule the class. If this was to occur we will post information on our website and send an email OR a SMS message to all affected students. If the course was cancelled all students already enrolled would receive a full refund. Please note that it is the student responsibility to ensure the contact information held by the institution is up to date.

Also, any course may not run due to the following factors:

1. Political unrest.
2. Lack of students enrolling on the course.

Transfer policy

Trainee/Student will normally have to fill in some paperwork, which could be a declaration to say they want to change, or a full application form. They may also be required to attend an interview or produce some additional work before their request can be considered. It can take anything from a couple of days to several weeks to finalize.

The first thing to do is speak to the course tutor. They will be able to look at the Trainee options or whether it is to get support in place to help them succeed on their current course, or to explain what they need to do to transfer to another course and advise on next steps.

The transfer fees will not be required but there will be an administrative fee for another course they are willing to undertake.

The date of transferring from the course is the date of receiving the written transfer request submitted by the trainee in accordance to the form available specifically for this purpose, and declaring his/her request to transfer from the course, with the condition that the trainee keeps a copy of the transfer request stamped with the receiving date by GFC.

In case of submitting a transfer request before the course starting date, the amount applicable for a refund will be calculated based on the Withdrawal request table below:

Date of Submitting the Withdrawal Request	Refund Percentage of the total Course Fees
20 Days or more before the course start date	100%
12 Days or more before the course start date	75%
7 Days or more before the course start date	50%
Less than 7 days before the course start date	Not eligible for any refund

If the alternative course the trainee/student willing to transfer to, requires additional fees. The Trainee/student is required to fulfil the payment before being able to attend the course.

Privacy Policy

This privacy policy sets out how our institute uses and protects any information that you give and when using the website.

GFC is committed to ensuring that your privacy is protected. Should we ask you to provide certain information by which to complete your application, then you can be assured that it will only be used in accordance with this privacy statement.

What we collect

We may collect the following information:

- name and job title.
- contact information including email address.
- demographic information such as postcode.
- other information relevant to application such as mobile number.

What we do with the information we gather

We require this information to understand your needs and provide you with a better service,

and in particular for the following reasons:

- Internal record keeping.
- We may periodically send promotional emails about new courses or other information which we think you may find interesting using the email address which you have provided.

Security

We are committed to ensuring that your information is secure. In order to prevent unauthorized access or disclosure, we have put in place appropriate physical, electronic and administrative procedures to protect and secure the information we collect.

Disclaimer

Signing this form is considered as an acknowledgment for reading and agreeing to the Terms & Conditions and thereof the student is liable to them to GFC as documented.

- I hereby certify that the information given and statements made are true and correct and I should provide all original documents and papers required for admission

Student Signature