



Enrolment Terms and Conditions

General

1. Subject to acceptance by CLT International in accordance with clause 2 of these terms, these booking terms and conditions and the enrolment form constitute a legally binding contract between CLT International, the Student named in the booking form (the "Student") and, if applicable, the employer named in the booking form (the "Employer").
2. CLT International may, at its discretion, accept the Student's or the Employer's request for the Student to attend a CLT International course by: a. issuing an invoice to the Student or the Employer; or b. proceeding to provide the Student or the Employer with access to the online learning platform
3. CLT International's acceptance is subject to these terms to the exclusion of all others including without limitation any terms which the Student or the Employer purports to include within a purchase order, acknowledgment or payment confirmation

Contract Term

4. This contract shall come into force from the date of acceptance by CLT International in accordance with clause 2 (the "Enrolment Date") and shall remain in force until it is terminated or completed in accordance with these terms.

Course Delivery

5. After the Enrolment Date, CLT International shall allow the Student to access and attend the course described in the booking request via CLT International's online learning platform, course materials or workshops.
6. CLT International will: a. decide how and when the course is delivered; b. determine course content and structure; and c. be free to make changes to the same during the term of this contract.
7. CLT International shall exercise reasonable skill and care in performing its obligations under this contract but time shall not be of the essence.

Intellectual Property Rights

8. CLT International retains ownership of all copyright, trademarks, service marks or trade names, rights in software, rights in design, rights in databases, image rights, moral rights, rights in an invention, patents, rights relating to passing off, domain names, rights in confidential information (including trade secrets), rights in privacy and all similar or equivalent rights in each case whether registered or not and including all applications (or rights to apply) for, or renewal or extension of, such rights which exist now or which will exist in the future in the United Kingdom and all countries in the world ("IPR") in any materials including without limitation any course materials that it provides to the Student and/or Employer for the purposes of performing its obligations under this contract.

Payment of Course Fees

9. The Student and Employer will be responsible for paying the course fees set out in the invoice issued by CLT International/ Wilmington Plc. Where the Student is sponsored by their Employer, the Student and Employer are jointly and severally liable for the payment of such fees which are due 30 days from invoice / Enrolment Date.

10. Where the Student is not sponsored by their Employer, CLT International requires full payment of course fees upon enrolment and will issue an invoice on or after the Enrolment Date, unless a payment plan is in place.
11. Students will not be permitted to receive results if any payments are overdue.

Re-sitting

12. Course fees include tuition (where applicable), online course materials and first assessment (exam or assignment) attempt. Students will be charged the following additional, non-refundable fees where applicable:

STEP Diploma

Option	Fee
Resit of exam	GBP 150 (plus VAT)
Reattendance at workshops/tuition and exam	GBP 495 (plus VAT)

Postgraduate Diploma in Private Wealth Advice

Option	Fee
Resit of assessment (oral or reflective journal)	GBP 200 (plus VAT)

Invoices for such fees shall be issued by CLT International in advance of the relevant re-sit and shall be paid by the Student or Employer immediately.

13. Students will be permitted a maximum of three attempts at an assessment.
14. An application to re-sit must be made no later than six weeks before the date on which the Student would like to re-take the assessment.
15. All outstanding payments due under this contract are exclusive of VAT which must be paid in addition at the rate and in the manner prevailing at the relevant tax point.
16. All payments due under this contract shall become due immediately upon termination.

Payment Plans

17. CLT International offer Payment Plans all programmes (excluding CPD programmes). In order to be eligible to pay by Payment Plan Students must be a. Self-funding (i.e. not sponsored by their Employer), or b. Sole traders. CLT International retains the right to refuse an application to pay by Payment Plan. Further details are available from cltinternational@centlaw.com.
18. Interest is not payable on the Payment Plan.
19. Where applicable, the Student will receive written confirmation of their payment schedule but reminders for individual instalments will not be sent.
20. If the Student fails to make payments in accordance with their Payment Plan, the Payment Plan ceases, and any outstanding balance of fees will be payable immediately. Late instalment payments will result in an administration fee of £50 being charged to the Student's account on each occasion this occurs.

Cancellation

Cancellation by Student or Employer

21. If the Student or the Employer on the Student's behalf requests to cancel from the programme and terminate this contract less than two weeks after the Enrolment Date, this contract shall be deemed to be terminated with immediate effect and CLT International shall provide a full refund of any fees paid by such Student or such Employer on the Student's behalf save that CLT International shall be entitled to make a reasonable deduction if any course materials supplied to the Student have been used in a way which has diminished their value or if the Student has benefited from services already provided by CLT International.
22. If the Student or the Employer on the Student's behalf requests to cancel from the programme and terminate this contract more than two weeks after the Enrolment Date, no refunds will be paid and a full fee will be payable thereafter.

Cancellation by CLT International and Termination of the Contract

23. CLT International reserves the right to cancel or vary a workshop or examination where the occasion necessitates. Subject to clause 28, CLT International accepts no liability for any direct or indirect losses suffered by the Student and/or Employer if, for whatever reason, a workshop or examination does not take place or does not take place on the originally published date.
24. Subject to clause 28, CLT International is not liable to the Student and/or Employer for any indirect, special or consequential loss howsoever arising
25. Subject to clause 28, CLT International's total aggregate liability in contract, tort (including negligence or breach of statutory duty) misrepresentation or otherwise in connection with this contract shall not exceed 100% of the fees paid or payable by the Student and/or Employer pursuant to the terms of this contract.
26. Nothing in this contract excludes or limits CLT International's liability for death or personal injury caused by CLT International's negligence or for fraud or fraudulent misrepresentation or for any liability which cannot be excluded by law.
27. CLT International shall be entitled to cancel a Student's enrolment and terminate this contract if that Student has not complied with these terms and conditions. CLT International may exercise such right immediately where such failure to comply is not remedial or, where a failure to comply is remedial, after 30 days if the Student has not remedied the breach despite being asked to do so.
28. Upon termination of this contract, the Student and/or Employer shall immediately cease to access the online learning platform and attend course workshops.
29. Clauses 8, 16, 22, 23, 26-22, 31, 42 and 46 shall remain in force notwithstanding the termination of this contract.

Deferrals

30. The programme must be completed within the timeframes outlined below for each programme. Failure to do so will result in the automatic termination of this contract.

Programme	Completion
STEP Diploma	5 years from Enrolment Date
Certificate / Advanced Certificate	2 years from Enrolment Date
Postgraduate Diploma in Private Wealth Advice	2 years from Enrolment Date

31. Subject to clause 32, CLT International may, at its discretion, allow the Student to defer their place on a workshop, assignment, assessment or examination date upon written request on a maximum of two occasions.
32. Students will be charged the following additional fees for deferring:

STEP Diploma Programmes only (including Certificates and Advanced Certificates)

Deferring a programme

Notice of deferral	Charge applied
More than 4 weeks' notice or first workshop	No Charge
Less than 4 weeks prior to first workshop – course deferral package	GBP 495 (plus VAT)

Deferring an examination

Notice of deferral	Charge applied
4 weeks or more prior to the date of the examination	No Charge
Less than 4 weeks prior to the date of the examination	GBP 150 (plus VAT)

Deferring an assignment

You cannot defer the submission of an assignment in isolation from the programme. A request for deferral will result in a student being transferred onto the next available sitting of this programme. Students will be required to complete a fresh assignment title, in the next available sitting. A charge of £150 (plus VAT) will be incurred for this deferral unless the deferral is requested with more than 4 weeks' notice assignment release.

Postgraduate Diploma in Private Wealth Advice only

Deferring an online masterclass

You are able to defer only one online masterclass as non-attendance at one weekend masterclass is permitted and recordings will be made available where possible. Permission from CLT International must be obtained to remain on the sitting where more than one weekend is missed.

Deferring a reflective journal

All reflective journals must be submitted prior to sitting your oral assessment and completing the course. Students who wish to defer the submission of a reflective journal will be required to defer to a later sitting of the programme. Students cannot complete the oral assessment without first submitting their reflective journal.

Deferring an oral assessment

Notice of deferral	Charge applied
4 weeks or more prior to the date of the assessment	No Charge
Less than 4 weeks prior to the date of the assessment	£100 (plus VAT)
Failure to attend without notice	£200 (plus VAT)

Period of Access (CPD Programmes only)

- 33. Students will be provided with access to the course on the online learning platform for a period of 12 months from the Enrolment Date.
- 34. Should a Student wish to extend their period of access, a written application must be made for the consideration of the Programme Delivery Manager at CLT International. Extensions will only be permitted in exceptional circumstances and are at the discretion of the Programme Delivery Manager.

Data Protection

- 35. Students must provide an accurate and complete postal address, contact telephone number and e-mail address.
- 36. The information the Student has provided will be used by CLT International, STEP and its branches, or approved agents for administrative, membership and educational purposes or as required by law.
- 37. From time-to-time CLT International may pass the Student's details to third parties to enable them to send the Student information about products and services approved by CLT International.
- 38. Where the Student's course fees are paid by their Employer or third party, the Student gives CLT International consent to share information about their progress on the course with the Employer or third party if requested.
- 39. CLT International comply with the laws set out in the European Data Protection Legislation. Please read through the Data Privacy Policy supplied by CLT International to understand how your data is collected, processed and managed.

Confidentiality

40. The Student and Employer will keep secret and confidential all information belonging to CLT International and disclosed or obtained as a result of their relationship under this contract which is secret or otherwise not publicly available in whole or in part including the course materials and in all cases whether disclosed orally or in writing before or after the Enrolment Date. In particular the Student and the Employer will not allow any third party to use or access the course materials or course content including access via the online learning platform without obtaining CLT International's prior written consent.

Standard Provisions

41. The Student and/or Employer shall not assign, transfer or otherwise dispose of any or all of its benefits, rights and/or responsibilities under this contract.
42. This contract contains the entire agreement between CLT International, the Student and the Employer. It supersedes any prior arrangement, understanding, written or oral agreements and any subsequent terms which the Student or Employer purports to apply in relation to the subject matter.
43. CLT International, the Student and the Employer each acknowledge that this contract has not been entered into wholly or partly in reliance on, nor has any party been given, any warranty, statement, promise or representation by the other or on its behalf that is not set out in this contract.
44. Subject to clause 28, all warranties, conditions, terms and representations not set out in this contract whether implied by statute or otherwise are excluded to the extent permitted by law.
45. No purported variation of this contract shall be effective unless it is in writing, signed by all the parties and refers specifically to this clause 45.
46. This contract and any disputes arising out of or in relation to it whether contractual or non-contractual in nature shall be governed by English law and shall be subject to the exclusive jurisdiction of the English courts.

Version control	
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