

Quartic Training

Student Handbook

For full-time students

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About Quartic Training

Quartic Training specialises in the Chartered Financial Analyst (CFA®) Program and the financial markets. We offer a fresh perspective in financial education and provide long-term value to candidates and clients by imparting an intuitive understanding of finance.

Quartic's unique approach to the CFA® Program

Quartic Training courses are designed around the candidate. The CFA exams are challenging, the curriculum is wide, but we at Quartic are here to offer you, our candidates, all the support you need both inside and outside the classroom to give you the best chance of success in your studies.

Our teaching is inspirational, providing you with a deep understanding of concepts rather than a long list of formulae for rote learning. This will not only help you with tougher exam questions but can be the all-important stepping stone in your professional roles. The study materials that we use are clear, comprehensive and user-friendly, including graphic slides and exam-style question banks.

We appreciate the fact that many of you are living far from home, so we try to offer you a community, a "home from home". We will help you to get to know your classmates, arranging social events and assist you to form study groups.

For those of you who will be looking for work experience or full-time jobs, Quartic offers a range of workshops to give you the skills you need to gain an advantage when job-hunting.

This student handbook

As a full-time student, your time with Quartic should be challenging but enjoyable. This handbook describes some of the wider aspects of your studying with us: how we will interact with you before, during and after the courses, how we will treat you as well as how we would expect you to treat us, grievance procedures (in the off-chance that anything goes wrong) and the terms and conditions for your courses.

Quartic Training – *Invest in your future!*

Contact information

If you need to contact us for any reason, please use the following methods:

Telephone:

+44 (0)20 7776 7500

Fax:

+44 (0)20 7776 7501

E-mail:

info@quartic-training.co.uk

Skype:

quartic-info

Post:

Quartic Training, Third Floor, Ironmongers' Hall, 1 Shaftesbury Place, London EC2Y 8AA

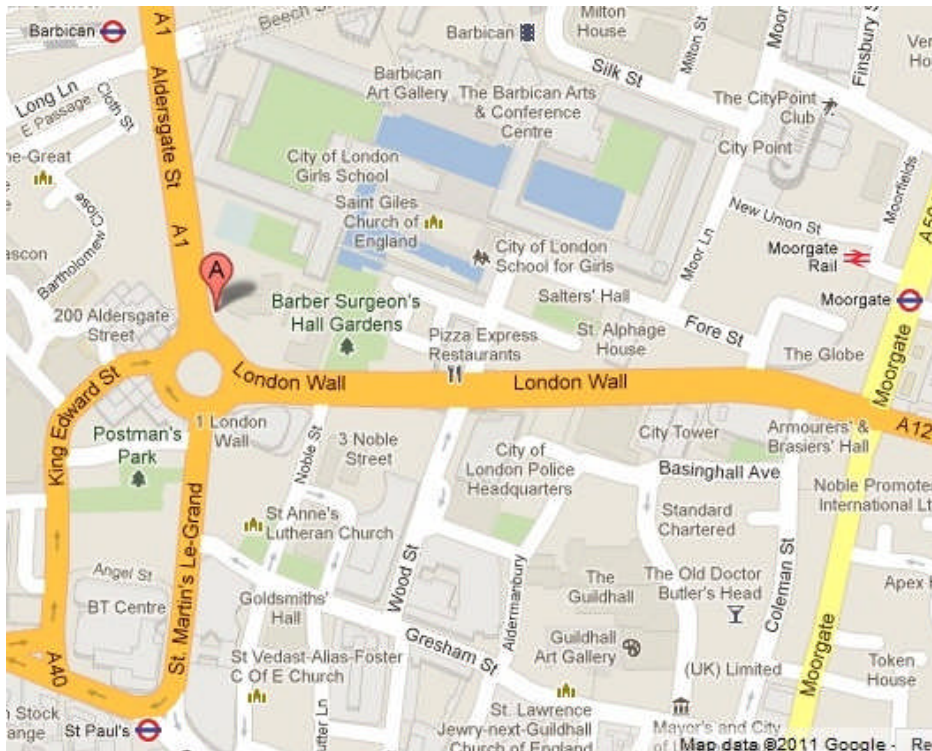
In person:

We are on the third floor of the offices of Ironmongers' Hall. The nearest Tube station is Barbican, but St Paul's and Moorgate are also close.

Shaftesbury Place is a small pedestrian walkway off Aldersgate Street, just where it meets London Wall by the Museum of London roundabout. To find us, go to bus-stop BD (all bus-stops are labelled) just north of the Museum of London and you will see Shaftesbury Place just a few steps away.

Opening hours:

Quartic Training office hours are 9am to 6pm, Monday to Friday (except public holidays). If you plan on visiting outside of term time (i.e. during January, June, July or December), please call the office to book an appointment first.



Getting to Quartic Training

London is serviced by five airports: Heathrow, Gatwick, London City, Stansted and Luton, however most long-haul international flights arrive at Heathrow and Gatwick. We have detailed travel information from those two airports below; further information can be found at www.baa.co.uk.

All London airports are well serviced by taxis and public transport. The main source of travel information can be found at Transport for London's website, www.tfl.gov.uk.

From Heathrow Airport

Train

The quickest way from Heathrow to central London is the Heathrow Express, which leaves for Paddington station approximately every 15 minutes and costs £19* (£18 online) for a single ticket.

The Hammersmith and City Line on the London Underground (pink line) will take you to Barbican from Paddington. A single ticket from Paddington to Barbican will cost approximately £4.30*. All London underground and bus tickets are cheaper with an Oyster Card – see **Transport** section for more details.

Alternatively, you can take the London Underground (the Tube) directly from Heathrow on the Piccadilly Line (dark blue). The trip will take longer (about 1 hour) but is cheaper; a single ticket from Heathrow to Moorgate will cost around £5.30*. Change at King's Cross station for the Metropolitan, Circle or Hammersmith & City Lines and travel two stops southbound to reach Barbican.

Taxi

The iconic London taxis (black cabs) are very safe and reliable and the drivers knowledgeable. A taxi ride to Barbican (EC2) will take between 40-70 minutes depending on traffic conditions and may cost between £60 - £70*.

You can also use a licensed minicab operator, which can often be less expensive than a black cab, but ensure you book first and that you agree on a price before leaving. Once the minicab has arrived, check that the driver has the appropriate licence and identification. We strongly advise against getting into a car where the driver has approached you first.

From Gatwick Airport

Train

There are several train lines from Gatwick into central London. The Gatwick Express goes to Victoria Station in 30 minutes, leaving every 15 minutes, and costs £17.90* (£15.95 online). There are other trains, costing from around £10, to London Bridge and Victoria stations.

From Victoria station, take the Circle Line (yellow) to Barbican; from London Bridge, take the Northern Line (black) to Moorgate.

Taxi

Please see general notes in Heathrow section above. A journey from Gatwick will take between 50-80 minutes depending on traffic and may cost from £75 - £85*.

*Information correct at time of writing. For more information on fares and train times, visit www.tfl.gov.uk.

Administrative assistance

Accommodation

Quartic Training is a non-residential college and therefore does not directly offer accommodation.

We advise that students try to stay with family or friends if possible, as accommodation in London is comparatively expensive (an average weekly rent in London for private accommodation is £90-£110 per person if you are sharing a property).

Overseas students should make arrangements for their first week or two of accommodation before they arrive in the UK. Various hostels provide a simple online booking arrangement for this service. Please note that Quartic Training is unable to provide advice on specific hostels. It is recommended that the student moves into either a shared house/flat or homestay once they have settled into London and hopefully made some new friends.

If you would like further information, please contact our office on +44 (0)20 7776 7500.

Online resources for student accommodation in London

A full list of hostels available in London

http://www.londonnet.co.uk/ln/guide/accomm/london_hostels.php

Student accommodation in London

<http://www.accommodationforstudents.com/london.asp>

Unite student accommodation

<http://www.unite-students.com/student-accommodation-london>

International Students House

<http://www.ish.org.uk/>

Gumtree – a popular website for accommodation, jobs and more

<http://www.gumtree.com/>

Additional links are available on our website at <http://www.quartic-training.co.uk/links>.

Transport

The easiest and cheapest method of paying for travel in London is an electronic touch card ticketing system called the Oyster card, available at most train and tube stations.

An 18+ Student Oyster photocard offers students the opportunity to spend less on travel in and around London. It entitles the holder to buy student-rate Travelcards and Bus & Tram Pass season tickets valid for 7 days, one month or longer periods of up to one year, which cost 30 per cent less than adult-rate season tickets.

If you are interested in obtaining an Oyster card, please visit the Quartic administration office. You will need the following:

- Your Quartic enrolment number
- Your course dates if you are following a course of less than 1 year

- A digital photograph
- A debit or credit card to pay the £10 application fee.

Bank accounts

It is very likely that you will need to open a UK bank account during the course of your studies. For example, you may need to pay your rent by direct debit or you may need bank statements to provide evidence of your funding for immigration purposes etc. Quartic Training does not recommend any particular bank, but we can provide information about local banks, their services and the different types of account they offer.

To open an account, you will need your passport or ID card and evidence of your current course of study and address. Depending on the bank you choose, you may be asked for other documentation. We can provide you with a letter of introduction to assist with the opening of your account.

The British Bankers' Association (BBA) provide a useful leaflet on international student banking which you can find at www.bba.org.uk/international-students.

Council Tax

Council tax is a tax levied on households by local authorities; based on the estimated value of the property and the number of people living in it

Students, depending on their circumstances, may be able to claim exemption from paying Council Tax from their local council. Although Quartic Training is in no way connected to the decision concerning your eligibility for exemption, we can provide a certificate confirming your student status. Certificates can be obtained from the administration office. There is no charge for this service.

Health and safety

The UK's state health service is called the National Health Service, or NHS. The NHS operates on the principle that healthcare should be equally available to all members of society. The NHS provides UK residents with a wide range of health care services including medical, dental and optical treatment. Many services are provided free of charge, and some are provided for a subsidised fee.

The following NHS treatment is provided free to everyone, regardless of nationality or residence status:

- Treatment in an emergency (but not follow-up treatment)
- Treatment of certain communicable diseases
- Compulsory psychiatric treatment

Entitlement to other NHS services is subject to conditions.

What treatment is provided free of charge?

If you meet the conditions for NHS treatment outlined above, you will be entitled to the following health services free of charge:

- Treatment by a General Practitioner (GP) and most other GP services
- Treatment in a hospital (emergency and non-emergency services)

What NHS treatment will I have to pay for?

Some services are provided for a subsidised fee:

- Medicines prescribed by your GP (a standard subsidised charge exists for all medicines)
- Some GP services e.g. travel vaccinations, sickness certificates
- Dental care
- Optical care.

Help with health care costs

Most students who qualify for NHS treatment can receive help with health care costs such as prescriptions, eye care and dental treatment on the basis of low income. You will need to complete form HC1 and/or form HC5 (if you have already paid for treatment).

For more information contact the Department of Health + 44 (0)20 7210 4850.

How do I register with a General Practitioner?

You should register with a doctor as soon as you begin your studies in the UK; do not wait until you are ill. You should register with a doctor close to where you live; a list of local doctors will be available from your local post office or Health Authority. Consultations with NHS doctors are free.

1. To register, you will need to visit the surgery or health centre during consulting hours.
2. Quartic Training can provide you with a letter to confirm your student status, please contact the administration office.
3. You will be asked to fill in some registration forms and will then be added to the list of NHS patients.
4. If you are accepted as a patient, you will be sent a medical card by post, which will include your NHS number.

If the doctor cannot accept you, you should try to register at another GP's surgery or contact your local Health Authority.

Student health and first aid

It is in the interest of all staff and students that personal responsibility for one's health is accepted and taken seriously. Students suffering from a temporary sickness which could affect others (e.g. colds, flu and viral infections), should not come to class until they have recovered. Students unable to attend college due to illness should advise the Administration Office immediately. A medical certificate will be required if students are absent for more than three days.

Quartic Training has qualified first aid officers on staff. If you are feeling unwell, or have been injured, contact the Administration Office. We are not permitted to offer any pharmaceutical products (even for headaches), though there are several pharmacists within a few minutes' walk.

Please note: smoking is not permitted inside any public building in the UK.

Evacuation and emergencies

There are emergency exits in the Graham and Templeton Suites, as well as the main entrance. All exits are clearly signed. Please note that the back door via the Fisher Suite is **not** an emergency exit. When the alarm is sounded, please follow the directions given by staff and proceed to the exits in an orderly manner but with a sense of urgency.

There will be regular fire drills, which you should treat seriously. Your tutor will brief you on procedures at the start of every course.

Student support

General

Although Quartic Training is providing professional education to graduate students, we understand that difficulties can arise, especially amongst students who may be living away from home for the first time.

As all students will discover, the structure of the course will provide you with regular one-to-one feedback sessions with your tutor, so that your academic progress can be monitored, and extra support provided if required.

For non-academic matters, please speak in the first instance to our Customer Services Manager. We can offer informal advice on a wide range of subjects, from housing to finance to health. Please understand that we are not permitted to provide specific recommendations on housing or banking and cannot offer any medical advice. However, we can provide general guidance and can usually point you in the right direction for more specialist support.

A meeting with our Chief Executive can also be arranged.

Comments and feedback

A Comment Form is available in the student breakout area if you wish to provide us with feedback on any matters (staffing, teaching, curriculum or facilities); though of course we understand that some matters are better addressed with a conversation.

Please be assured that we will always maintain confidentiality when dealing with matters relating to specific students, though we will keep records where appropriate to ensure that we give consistent and relevant advice.

Disability Statement

You may need additional support in order to follow the course and sit the exam. In regards to the CFA or IMC exams we advise you to contact CFA Institute (regarding the CFA exam) or CFA UK (for IMC) directly. On our side you can receive additional support for your learning in lots of ways, depending on what you require. Support can be in the form of:

- We can fit you in a smaller group size
- You can get extra learning support in class
- You can get extra help from a tutor outside the classroom, to the extent needed.

We also make available to all students the recordings of all education classes to help you revisit a class if necessary. Please contact us for more details.

Victimisation

We want all students to enjoy their studying with Quartic Training. This Handbook includes a Code of Conduct which outlines how we expect all students to behave with regards to each other as well as Quartic staff. The Code of Conduct specifically identifies threatening behaviour, bullying and harassment.

Should you encounter any inappropriate behaviour then we are very keen that you should tell us at the earliest opportunity, as this enables us to take fast and effective action.

Behaviour that causes students to feel uncomfortable or threatened in any way will not be tolerated at Quartic Training. We will maintain confidentiality if you report a matter to us, but will not permit such behaviour to continue. Ultimately, a student will be removed from a class if their presence creates a detrimental impact on other students. Please see the Code of Conduct for further details.

Quartic Training Code of Conduct

Quartic Training students will receive the greatest benefit if there is co-operation and clear understanding between students and staff. Today's college environment requires students to use their initiative, work as a team and be honest, tactful and courteous. It is expected that you will treat fellow students and staff with respect.

Please note the following rules:

Basic principles of behaviour

- You will be required to take the initiative for improvement and bring a professional attitude and commitment toward learning to your education programme.
- You will be required to be prepared for classes (bring your textbooks, writing materials and other necessary equipment)
- You should respect the properties of Quartic Training and fellow students
- You should avoid the use of inappropriate language (swearing and use of offensive words)
- Without exceptions, all mobile phones are to be turned off or switched to "silent mode" during classes
- With the exception of water, food and drinks are not allowed in the classrooms
- You will be required to follow instructional directives during class sessions
- You should arrive on time for scheduled classes to keep learning and delivery programmes on track.
- You will be expected to, at a minimum, dress to a "smart/casual" standard. This fosters the ongoing professional image of Quartic Training and its students and enhances the impression conveyed to prospective employers.
- You may, on occasion, be issued with resources to aid you in your studies. These resources remain the property of Quartic Training and must be returned at the time agreed upon when the resources were issued.
- Students will be required to sign a class register regularly during the day to confirm continuous attendance. Students must not sign on behalf of any other student; this is unacceptable behaviour, causes danger in an emergency, and will not be tolerated.
- Computers in the Breakout area are for the exclusive use of students and you are urged to be considerate at all times. Although the breakout room is cleaned daily, all students must be responsible and considerate in its use. In this way, we can create a positive environment for everyone. Please:

- Do not log into chat rooms, music or video sites. These sites slow the network down and affect everyone's enjoyment of the facilities
- Do not load/install files, games or music/videos from sites or from your own USB drives or CDs/DVDs onto the computer.

Attendance, punctuality and academic progress

100% attendance, punctuality and meeting academic standards are integral to student success. The following standards and procedures will be followed to monitor and respond to attendance, punctuality and academic target issues.

An unacceptable pattern of attendance and punctuality would, as a minimum, be where a student has failed to attend or has been late for three or more consecutive lessons without valid explanation. At this point the student will be contacted by the administration department.

Such contact will:

- Remind the student that classes have been missed;
- Remind the student of the importance of attending all classes;
- Request an explanation as to why classes have been missed;
- Invite the student to discuss with their tutor and/or programme director any problems they might be experiencing that could be the cause of their poor attendance.

Please Note:

Quartic Training is obliged by law to begin reporting procedures to the UK Border Agency should the attendance of an overseas student fall below a certain level. Also, in the event of a student signing in on behalf of another student, Quartic Training is legally bound to report this in the FIRST instance.

Non-compliance with these requirements will incur penalties for the individual. The severity depends on the nature of the breach. You will be reminded of your responsibilities in the first instance of the breach. Continuation of the breach may lead to penalties as set out under "gross misconduct".

Please also note that Quartic Training follows, and expects students to follow, the CFA code of ethical and professional standards. Candidates cheating or assisting others on Quartic Training examinations

Examples of gross misconduct include:

- Misuse of a substance (including drugs, solvents and prescription drugs not prescribed for the user)
- Violent or threatening behaviour against a Quartic Training employee or another student
- Carrying or having possession of an offensive weapon
- Bullying or harassment of a Quartic Training employee or another student
- Theft or wilful, substantial damage of Quartic Training property (including property belonging to Quartic Training employees or other students)
- Student's signing the attendance register on behalf of a visa student
- Cheating or assisting others on Quartic Training examinations (including the initial assessment test)
- Unacceptable behaviour as described in the IT Acceptable Use Policy (Appendix ii).

Disciplinary procedures

The purpose of the disciplinary procedure is to bring to a student's attention that his/her behaviour is in breach of the Quartic Training's Code of Conduct and is likely to have a negative impact on the student, fellow students and/or staff. Quartic Training will endeavour to work with students and tutors to resolve conflicts informally and attempt to change attitudes and/or behaviour.

In situations where an informal approach is not effective or the gravity of the breach makes it inappropriate, the following procedures will be followed:

The alleged breach of discipline will immediately be brought to the attention of the Chief Executive, and if the situation is such that there is a belief that your continued presence poses a serious threat to staff, students or property, he/she can suspend you from the programme.

If the Chief Executive decides to invoke the disciplinary procedure, he/she will write to you with:

- Details of the alleged offence
- A copy of this Disciplinary Procedure, and inviting you to submit a written response to include a statement and details of any witnesses you wish to be contacted. The interview will normally be within ten working days.

The Chief Executive may deal with the case by one or more of the following:

- Dismissal of the case
- Oral or written warning
- Other action as deemed appropriate by the Chief Executive (e.g. requiring a letter of apology)
- Debarring you from the use of certain Quartic Training facilities which are involved in the breach of discipline for a period of up to three months and/or requiring that any damage be made good at your expense
- Expulsion from the course.

In a situation where a student fails to attend without explanation, having been called for an interview, Quartic Training will continue under the assumption that the student has withdrawn from the course.

Appeal against the disciplinary process

If you are disciplined you may have the right to appeal, and if in the Chief Executive's judgement your continued presence would be a serious threat to staff, students or property, you will be barred from Quartic Training premises pending the outcome of the appeal. If you are barred from the premises, every effort will be made to conclude proceedings as soon as is reasonably possible, to minimise disruption to your academic studies.

If you wish to appeal against the sanctions applied, you must submit your request in writing to the Chief Executive, stating grounds for appeal, within five working days of notification of the initial decision.

You must state and provide evidence for the grounds for appeal which shall fall into two categories:

- There is evidence that the procedures above have not been followed, and that this has demonstrably affected the outcome/decision of the interview.
- Substantive information has become available which for good reason was not available at the time of the disciplinary interview and which would have demonstrably

affected the outcome/decision at the interview. In this case the Chief Executive will then reconsider the case. At this point the decision of the Chief Executive is final.

Student grievance procedure

1. Introduction

The purpose of the grievance procedure is to enable Quartic Training to deal with grievances consistently, fairly and speedily. Grievances are concerns, problems or complaints that students raise with Quartic Training. This procedure does not form part of the terms and conditions and the Company reserves the right to depart from the precise requirements of the grievance procedure where it is expedient to do so and the resulting treatment of the student is no less fair. In any case where recourse is made to the grievance procedure, the Company will deal with the matter as quickly as is reasonably practicable.

2. Records

The Company will maintain confidential records at each stage of the formal procedure, including:

- the nature of the grievance raised
- a copy of any written grievance
- the Company's response
- action taken and reasons why
- whether there was an appeal and, if so, the outcome
- subsequent developments

A copy of any records may be supplied to you upon request – although in certain circumstances (e.g. in order to protect witnesses) some information may be withheld.

3. Informal grievance

If you have any grievance relating to one of our courses, services or a staff member, you should raise the matter orally in the first instance with the administration office to ascertain whether it is possible for the grievance to be resolved informally. If the grievance is against one of the administration staff you should raise it with the Chief Executive.

4. Formal grievance

In the event that your grievance cannot be resolved informally, you should put your case in writing on the form available in Appendix i, and send it to the appropriate person described in Paragraph 3. If for any reason you have difficulty setting out your grievance in writing, you should seek help, for example from a colleague or other representative. If any such difficulty results from any disability which affects you, please notify Quartic as we may be able to provide you with further assistance in setting out your grievance.

You will, as soon as is reasonably possible and in any event within five working days of your written grievance being received, be invited to attend a confidential meeting at which you will be able to explain your grievance and suggest how you think it should be settled. We will respond in writing to your grievance within five working days of the meeting being concluded (or within five working days of you declining the opportunity to attend a meeting, as appropriate). You will be reminded of your right of appeal.

If the decision of the manager is not acceptable to you, you may then refer the matter in writing to a director of the Company within five working days of your being informed of the decision. The relevant director will, within five working days of receiving your written grievance, invite you to attend a confidential meeting to discuss the matter. The director will

respond in writing to your grievance within five working days of the meeting (or within five working days of you declining the opportunity to attend a meeting, as appropriate).

If the decision of the director is not satisfactory to you then independent external adjudication will be sought, from a panel of two professional people unrelated to either Quartic Training or you, but approved by both Quartic Training and you. If it is not possible for such people to be identified, then Quartic Training and you will appoint one professional person each, such that they are independent to the extent possible. The decision of this independent panel will be final and binding.

You are required to make every effort to attend all and any meetings under this procedure. Therefore, if you are unable to attend a meeting at the proposed time and date for any reason, it is important that you notify the Company as far in advance of the meeting as possible, together with your reasons why. If the person handling the relevant stage of the grievance on behalf of the Company is unsure as to how to deal with it, or feels that further investigation is necessary, any meeting may be adjourned to enable him or her to obtain advice or conduct investigations.

Where it is not possible for an officer or employee of the Company with whom you have raised a grievance to respond within any time limit specified above, you will be given an explanation for the delay and told when a response can be expected.

You have the right to be accompanied by one other person of your choosing during any meetings.

Terms and Conditions for full-time students

All full-time Quartic Training courses are subject to the following terms and conditions.

These terms and conditions and the application form comprise the agreement ("the Agreement") pursuant to which Quartic Training Limited ("QTL") provides the full-time course ("the Course") to the student.

1. Payment Terms

- 1.1 The 50% deposit must be paid by the student within five working days of confirmation from QTL that it has made a provisional booking for the student. Failing this the place on the Course may not be guaranteed by QTL.
- 1.2 The balance of the payment must be received by QTL no later than the first day of term.
- 1.3 Course prices are subject to change at any time, and are only guaranteed once full payment has been received by QTL. All payments must be made in British pounds (GBP).
- 1.4 The Course fees are stated inclusive of VAT, but are exclusive of (i) registration and enrolment fees payable to CFA Institute and (ii) all study notes. The student is responsible for any bank charges or other fees incurred by virtue of the payment.
- 1.5 QTL reserves the right to charge interest at the rate of 2% above the base rate of HSBC Bank Plc on any late payments.
- 1.6 Any refunds given, including those made pursuant to clauses 2.3, 2.8 and 4.2.2, will only be made to the original payer of the fees. Such refunds will be made in British pounds (GBP) and the student is responsible for any bank charges or other fees incurred by virtue of the refund.
- 1.7 In the event that any cheques are dishonoured, QTL will charge the student an administration fee of £25 plus VAT.
- 1.8 Course fees include an enrolment letter. Duplicates can be provided to students subject to payment of an administration fee.

2. Courses and enrolment

- 2.1 Students must bring the joining instructions on the first day of the Course, failing which entry may be refused.
- 2.2 Enrolment letters will be sent to the student by regular post or can be collected from QTL. Any other form of delivery is subject to prior agreement with QTL and an additional charge may be made (e.g. for courier delivery).
- 2.3 QTL reserves the right to cancel, reschedule or change the location of the Course or any class if, in the opinion of QTL, such action is necessary for whatever reason. QTL will notify the student by email or other means as soon as possible of any such change. In the event that the Course is cancelled by QTL, it will either offer an alternative course or provide a refund.

- 2.4 No particular tutor is guaranteed for the Course or any part of it.
- 2.5 Courses are not transferable between students. Only the enrolled student is entitled to attend.
- 2.6 The student must sign the register every day of the Course. No other person is permitted to sign the register on the student's behalf.
- 2.7 Students may be excluded from all or any part of the Course if:
- 2.7.1 the fees have not been paid in accordance with this Agreement;
 - 2.7.2 the student causes disruption to the Course or any part of it or in any way diminishes the ability of other students to properly benefit from any course provided by QTL; or
 - 2.7.3 the student conducts him/herself in a manner which, in the reasonable opinion of QTL, brings that student or QTL into disrepute; or
 - 2.7.4 the student is in material breach of or repeatedly breaches this Agreement; or
 - 2.7.5 the student does not have the required visa or for any other reason is not lawfully permitted to take the Course within the UK. In the event of a student being excluded from part or the entire Course, no refunds will be given.
- 2.8 Once the student is booked on the Course, the student is not entitled to cancel the booking. Any cancellation will be at QTL's absolute discretion, will be dependent upon QTL being able to fill the space with another student and the refund will be subject to the deduction of a £400 cancellation fee and a further deduction in respect of any materials or books which have been supplied to the student. Bank charges will also be payable by the student.
- 2.9 A Course deferral can be made subject to availability and subject to an administration charge of £100. The student is also liable for any increase in the course fee. Deferral is at the absolute discretion of QTL.
- 2.10 At QTL's discretion a student may transfer to a Professional part-time course. In such circumstances the student shall not be entitled to any refund in the event of the student cancelling that course.

3. Course Materials

- 3.1 The student is granted a non-transferable, non-exclusive licence to use the materials provided by QTL which licence terminates upon termination of this Agreement for any reason.
- 3.2 The student may only use these materials for their own educational purposes and shall not, without QTL's prior consent in writing, copy, make available, reproduce, sell, disseminate, licence, distribute, publish, broadcast or otherwise circulate the materials (or any part of them) to any person.
- 3.3 The student shall fully indemnify QTL in respect of any infringement of QTL's intellectual property rights arising as a result of the student's breach of this Agreement.

3.4 Any materials sold will only be refunded at QTL's discretion and only if both the books and the container are in perfect condition and the container remains sealed.

4. Overseas Students

4.1 It is the responsibility of students who need a student visa to attend the Course, to arrange for the visa and to meet their visa and any Home Office requirements.

4.2 In the event of a visa refusal:

4.2.1 a Course deferral may be allowed at QTL's discretion, provided that at least 14 days' notice is given prior to the start of the Course and evidence of the visa refusal is provided to QTL; or

4.2.2 a refund may be given at QTL's discretion, subject to the deduction by QTL of a £400 cancellation fee and a fee for any materials received by the student, and provided that both the request for a refund and evidence of the visa refusal are received by QTL no later than 14 days before the start of the Course. A deduction will also be made for any bank charges incurred by QTL together with a reasonable charge for administration time;

4.2.3 in the event of any activity on the part of the student that could bring QTL into disrepute then no part of the deposit will be refunded.

5. Notices

Any notices required to be served by QTL under this Agreement will be deemed properly served if sent by prepaid postage to the postal address, or emailed to the email address notified by the student. Any notice served on QTL must be served by prepaid postage to Royal London House, 22-25 Finsbury Square, London EC2A 1DX.

6. Limitation of Liability

6.1 The liability of QTL for direct losses arising out of its negligence (other than in respect of liability for death or personal injury), breach of contract or any other cause of action arising out of or in connection with this Agreement shall be limited to the cash receipts from the student (or the employer) for the Course.

6.2 QTL shall not be liable for any indirect or consequential loss whether arising from negligence, breach of contract or otherwise.

7. Security

Personal possessions are the sole responsibility of the student. QTL accepts no responsibility for anything which is lost, stolen or damaged from/at its venues or premises. Students are advised to keep all of their possessions with them at all times.

8. Change of details

The Student must notify QTL straight away of any change in the student's contact details.

9. Warranty

9.1 QTL warrants that the materials it produces and provides as part of the Course will be of satisfactory quality but does not warrant that the materials will be error free. The materials are provided for educational purposes only and are not designed for giving professional or investment advice or guidance to any person, including the student him/herself.

9.2 QTL warrants that it will perform any services under this Agreement with reasonable skill and care.

9.3 The warranties set out in clauses 9.1 and 9.2 are in lieu of all other warranties express or implied which are hereby excluded to the fullest extent permitted by law.

10. Data Protection

10.1 Students agree that, in relation to information relating to them held by QTL from time to time, QTL may:

10.1.1 use the information to perform its obligations and enforce rights under this Agreement;

10.1.2 use the information to inform students about courses, products or services which may be of interest to them;

10.1.3 use the information to inform students of feedback and exam results;

10.1.4 communicate with the student's employers or other entity which paid the Course fees for the student, regarding the student's progress, results and attendance; and

10.1.5 provide any details of the student (including details of registration and attendance) to UK Government departments (including the Home Office) and in the case of overseas students, also to the relevant embassy or High Commission.

10.2 The Student agrees to QTL processing his/her personal data in accordance with clause 10.1.

10.3 Students have the right to receive details of the personal information held by QTL upon payment of a fee of £20.00.

11. Miscellaneous

11.1 If any provision of this Agreement is held to be invalid or unenforceable by any tribunal or court of competent jurisdiction, the remaining provisions shall not be affected.

11.2 This Agreement is governed by English law and the parties irrevocably submit to the exclusive jurisdiction of the English Courts.

These Terms and Conditions can be downloaded from our website
http://www.quartic-training.co.uk/student_resources/index.

STUDENT GRIEVANCE FORM

Name of Grievant: _____

Address: _____

Tel: _____

E-mail: _____

Name(s) of party or person(s) against whom grievance is being filed.

1 _____

2. _____

3. _____

Signature of student: _____ **Date** _____

Received by: _____ **Date** _____

Nature or Type of Grievances (include the date(s) of incident(s))

Name(s) & Address(es) of any witnesses (if applicable)

Desired Solution

Quartic Training - acceptable IT/internet use policy

Use of the internet by students is permitted where such use:

- complies with current legislation
- does not create unnecessary business risk to Quartic Training by the misuse of equipment

Unacceptable behaviour

In particular the following is deemed unacceptable use or behaviour:

- visiting internet sites that contain obscene, hateful, pornographic or otherwise illegal material
- using the computer to perpetrate any form of fraud, or software, film or music piracy
- using the internet to send offensive or harassing material to other users
- downloading commercial software or any copyrighted materials belonging to third parties, unless this download is covered or permitted under a commercial agreement or other such licence
- hacking into unauthorised areas
- publishing defamatory and/or knowingly false material about Quartic Training, staff and/or other students on social networking sites, 'blogs' (online journals), 'wikis' and any online publishing format
- revealing confidential information about Quartic Training in a personal online posting, upload or transmission - including financial information and information relating to students, business plans, policies, staff and/or internal discussions
- undertaking deliberate activities that waste staff time or networked resources
- introducing any form of malicious software into Quartic's IT equipment.

Monitoring

All of the company's internet-related resources are provided for business purposes. Therefore, the company maintains the right to monitor the volume of internet and network traffic, together with the internet sites visited. The specific content of any transactions will not be monitored unless there is a suspicion of improper use.

Sanctions

Where it is believed that a student has failed to comply with this policy, they will face the company's disciplinary procedure. If a student is found to have breached the policy, they will face a disciplinary penalty ranging from a verbal warning to removal from their course of study.