

TRAINWISE FINANCIAL CONSULTING (PTY) LTD

TERMS & CONDITIONS FOR TRAINING PROGRAMMES



Effective Date: 1 March 2025

1. Introduction

Welcome to Trainwise Financial Consulting (Pty) Ltd ("Trainwise," "we," "us," or "our"). By enrolling in our training programmes, you ("the Participant") agree to be bound by these Terms & Conditions. Please read them carefully.

2. Programme Details

- 2.1. Trainwise offers various financial training courses, including but not limited to Islamic finance, ethical investments, business financial literacy and general skills development.
- 2.2. Each programme's structure, duration, and format (online/in-person) will be specified in the course outline.
- 2.3. Participants must meet any listed prerequisites before enrolling.

3. Fees & Payment Terms

- 3.1. Course fees are outlined in the programme details and must be paid in full before the training starts.
- 3.2. We accept payments via EFT only, into the following bank account: First National Bank, Branch: Durbanville (Code: 255355), Account Number: 63089866710, Swift Number: FIRNZAJJ.
- 3.3. Late payments may result in restricted access to the course or cancellation of enrolment.

4. Cancellations, Refunds & Rescheduling

- 4.1. Cancellation by Participant: Cancellations for virtual or face-to-face training, made 3 days before the start date are eligible for a 40% refund, plus booking fee of R500 will be charged.
No refunds for cancellations made less than 2 days before the course.
- 4.2. Cancellation by Trainwise:
We reserve the right to cancel a course due to low enrolment or unforeseen circumstances. In such cases, participants will receive a full refund or an option to reschedule.
- 4.3. Rescheduling
Participants may request to reschedule at least 3 days in advance for Face-to-Face and Virtual Classroom programmes, subject to availability.

5. Participant Responsibilities

- 5.1. Participants must attend sessions punctually and engage professionally.
- 5.2. Course materials are for personal use only and may not be copied, shared, or distributed.
- 5.3. Any breach of academic integrity, including plagiarism, may result in expulsion without a refund.

6. Intellectual Property

- 6.1. All training materials, including slides, workbooks, and recordings, remain the property of Trainwise.
- 6.2. Unauthorised reproduction, distribution, or resale of course content is strictly prohibited.

7. Limitation of Liability

- 7.1. Trainwise is not liable for any financial, business, or legal decisions made based on the training.
- 7.2. The training does not constitute personalised financial or investment advice.

8. Privacy & Data Protection

- 8.1. Trainwise collects and processes personal information in compliance with the Protection of Personal Information Act (POPIA).
- 8.2. Participant data will not be shared with third parties without consent, except as required by law.
- 8.3. By enrolling, participants consent to receiving course-related communications.

9. Certificates & Completion Criteria

- 9.1. Participants must meet the minimum attendance and assessment requirements to receive a certificate.
- 9.2. Certificates will be issued digitally unless otherwise specified.

10. Amendments to Terms & Conditions

- 10.1. Trainwise reserves the right to update these T&Cs at any time.
- 10.2. Any changes will be communicated via email or posted on our website.

11. Governing Law & Dispute Resolution

- 11.1. These T&Cs are governed by the laws of South Africa.
- 11.2. Any disputes shall first be resolved through mediation. If unresolved, the matter will be settled through arbitration or the relevant court.

Reference Trainwise Company Policies on our website for full details. For any questions regarding the above or to exercise your rights under POPIA, please contact:

✉ **Email:** ewicomb@trainwise.co.za

☎ **Phone:** +27 83 266 6697

📍 **Address:** Unit 4 Pineworx, 3 Lonsdale Way, Pinelands, Cape Town, SA 7405

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