

Terms and Conditions

ü ü By accepting these terms, a binding agreement shall arise between you and Property Planning Australia PTY LTD (ABN **82 109251729**) ("PPA")

ü ü By accepting these terms you agree to pay the course fee (plus GST if applicable) ("Course Fee") for the course you have selected under this Student Agreement ("Course").

ü ü Upon receipt of the Course Fee, PPA agrees to:

1. Provide to you all materials listed by PPA for your Course ("Course Materials") as they fall due;
2. Answer queries about your Course;
- and 3. Ensure that the lecturers providing the course materials maintain their independence.

ü ü Subject to successful completion of all Course topics and the Course Fee being paid in full, PPA will issue you with appropriate completion certification for your Course.

ü ü Course Materials will be provided to you as you progress through the Course. PPA reserves the right to withhold provision of Course Materials in the event that you fail to pay any part of the Course Fee as and when it becomes payable.

ü ü If you are paying by deposit:

1. A minimum deposit of \$500 is required for any PPA course.
2. In the event that the course dates are changed the deposit will roll over until the next available course date(s).

ü ü If you are paying by instalments:

1. All instalments will be processed on the 15th day of each month; and
 2. In the event that the instalments are to be paid by way of direct debit, you must ensure that you maintain sufficient funds in your account to meet the instalment payments.
- Failure to do will result in additional recovery fees being charged.

ü ü Irrespective of your progress through the Course, if you fail to ensure that there are sufficient funds by the due date then all materials will be returned to PPA immediately.

ü ü The Course Materials which PPA provides to you shall become your property. However, the content of the Course Materials, including copyright and all other such intellectual property rights contained therein, remain the property of PPA or a nominated third party. You may not reproduce any part of the Course Materials without the prior written consent of PPA.

ü ü The duration of each relevant Course is as stated in the "Course Information" and as per the provided date schedule. In the event that

you can not attend the specified date PPA will attempt to have you attend another PPA course on a different date.

ü ü If you wish to terminate your studies before the completion of your Course, you must notify PPA in writing via registered post ("Cancellation Request"). A refund of the Course Fee paid to date will only be issued if the Cancellation Request is received by PPA within 15 calendar days of the stated course start date. All refunds are subject to the PPA refund policy.

ü ü If you fail to notify PPA of your Cancellation Request within 15 calendar days of the Agreement Date, you will be liable to pay the Course Fee to PPA in full.

ü ü If during the term of your Course you wish to transfer to another PPA course, you may do so subject to the following conditions:

1. Your instalment payments are paid up to date and there are no other overdue monies owing to PPA
2. You agree to pay an additional fee of \$150;
3. Any remaining credit on your behalf may be used toward further PPA courses, but will not be refunded.

By accepting these terms:

ü ü You are warranting that you are not legally bankrupt; and

ü ü You are giving your consent to PPA undertaking a credit check on you with the Credit Reference Association of Australia.

Refund, Course Cancellation and Independence Policies

Refund Policy:

The Refund policy of Property Planning Australia PTY LTD (PPA) allows for two types of refunds.

1. Satisfaction – If you are not satisfied with the material being taught up to lunchtime on the first day PPA will refund any funds deposited or paid in full as part of our "Money Back Guarantee"*.

* This "Satisfaction" guarantee and refund requires the student to leave the course at lunchtime on the day and to forfeit any notes and materials provided during the day. Any subscription offers providers will be advised of the cancellation.

2 Personal – In the case of extreme personal circumstances a refund may be provided.

Discretion for refunds remains with the Director of Education of (PPA). Application for refunds must be made by registered post to PPA and addressed to its Director of Education.

The request must contain;

ü ü Your name

ü ü Your course number

ü ü Your reason for seeking a refund and

ü ü Any supporting documentation

If the request is agreed to, PPA will refund via direct deposit to your nominated account.

Course Cancellation Policy:

Property Planning Australia PTY LTD (PPA) reserves the right to cancel any course, part of the course or to change the dates of the stated course providing a minimum seven (7) days notice is given to each student. It is the responsibility of PPA to ensure confirmed contact with each student.

Course Independence Policy:

Property Planning Australia PTY LTD (PPA) confirms that it will ensure a rigorous evaluation of all materials and lecturers to ensure that materials delivered and lecturers delivering the course uphold the independent standards promoted.

PPA confirms that any lecturer endorsing a scheme, product or service will be terminated immediately. Provision does exist for PPA to declare prior to a topic lecture commencing if there is likely to be potential conflict between a lecturer and the content provided, the reasons for it and the possible consequences.