

## Appendix IV – Terms and Conditions for Training Registrants

1. Cancellation of course registration / participation must be submitted in writing via e-mail or fax.
2. A minimum number of participants is required for the course to open. The MAOF may postpone the opening date for a period of up to 30 days from the original opening date.
3. Registration fees will be refunded should the course not open within 30 days of the original opening date.
4. In the event of course cancellation / cessation / deferral, the payment terms are as follows:
  - 4.1. Cancellation of course participation up to seven business days prior to the scheduled course date entitles the client to a full refund.
  - 4.2. Cancellations of course participation made less than seven days prior to the scheduled course date will be charged in full.
5. Course Cancellation must be submitted in writing. The date of cancellation is the date a MAOF branch representative receives the cancellation notice.
6. There may be unexpected changes in training session times due to unforeseen circumstances (the illness of a lecturer, unscheduled events, etc.). In the event of such changes, the MAOF branch will notify you of the change via text message, email or phone. Notice of make-up training sessions shall be given separately or together with notice of session deferral.