Institute of Global Macro & Portfolio Management The Candidates Contract

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1. Overview

- 1.1. The Institute of Global Macro & Portfolio Management (IGM) believes that it is critical that you understand the key terms, conditions, and regulations that the institute will use and rely on in our relationship with you. We have attempted to make our small print user-friendly, but it is critical that you read the following parts to fully comprehend the information.
- 1.2. By accepting your offer of a place at IGM, you and the institute shall enter a student contract ("the candidate contract"). The contract will outline the rights and obligations to which you will be subject during your time as a student. It will also include all IGM's commitments to you.
- The following documents contain the Contract's terms and conditions:
- Your offer letter (and application form Terms and Conditions in the case of international students)
- The undergraduate prospectus (relevant contractual sections only)
- IGM's General and Academic Regulations
- Tuition Fees and Refund Terms and Conditions.
- The Privacy Notice
- Student Handbook and Program Specification Specific program requirements as detailed on our website: www.igm.ac
- For further information on these regulations and all the institute policies, please visit www.igm.ac

2. Admission to IGM and Application

2.1. In your application form, you must include correct and complete information. If you do not, the institute may withdraw the offer made to you, or if you have already begun your program of study, the institute may withdraw you from your program. The institute would also have the authority to revoke any visa sponsorship.

3. Verification of Identification and Qualifications

- 3.1. Qualification verification is a required step in the institute application process. Qualification verification may differ depending on a candidate's form of study. Candidates must have their qualifications validated by uploading them to the institute application page or provide them via email.
- 3.2. ID verification is also a required step in the enrolment process. ID verification may differ depending on a candidate's mode of study. ID verification can take done either in person or online. In some cases, a second ID check may be required, which may entail a Skype or video conference call or the use of a third-party provider to obtain the necessary verifications.
- 3.3. In cases where ID and/or Qualification verification is not deemed satisfactory, the institute reserves the right to withdraw any offer made to an applicant, as well as any associated visa sponsorship.
- 3.4. Candidates should also be aware that if during their studies it is found that the ID and/or Qualifications \presented by them at the verification stage was incorrect, the institute reserves the right to withdraw the \student from their studies and withdraw any associated visa sponsorship.



4. Specific Program Prerequisites

- 4.1. The entry requirements for each level of the program are detailed in the prospectus, on the website, and/or in your offer letter if conditional. Please evaluate these prerequisites to ensure that you are eligible to enrol in your desired level.
- 4.2. If you are found not to have all the relevant entry \requirements, the institute has the right to withdraw its offer to you or if you have begun your level of study \the institute has the right to withdraw you from your program and withdraw any associated visa sponsorship.

5. Convictions for Crimes

- 5.1. All applicants who accept a place offer, as well as all IGM students, are required to disclose any criminal convictions that fall under IGM's 'Disclosure of Criminal Convictions Standards and Procedure.'
- 5.2. When a criminal conviction is disclosed in accordance with the 'Disclosure of Criminal Convictions Standards,' a risk assessment may be performed to assess the risk to other students and staff.
- 5.3. Your offer of a place on some programs may be conditional on you obtaining a Disclosure and Barring Service ("DBS") check.
- 5.4. If the result of a risk assessment or a DBS check is unsatisfactory, or it is found that any convictions or other \information supplied is incompatible with the requirements of the program, the institute will notify you and \withdraw its offer to you / withdraw you from the program.
- 5.5. Any change in circumstances should be reported to the admissions tutor or, if you are already enrolled, the program director, and a risk assessment may be conducted in accordance with the 'Disclosure of Criminal Convictions Standards.'

6. Registration Time Frame

- 6.1. As a IGM candidate, you have four years to complete your two-year program. On other programs, if the normal program period (full-time or part-time) is one year, you must earn your qualifications within two years.
- 6.2. This timeframe includes suspensions, interruptions in study, and withdrawals from the institute.
- 6.3. Candidates who switch between part-time and full-time study will have their maximum term of registration computed pro-rata to the full-time equivalent. Switching between part-time and full-time education is contingent on availability, approvals, and visa requirements.

7. Cancellation Rights

7.1. You have 14 days after accepting your offer of a place at the institute, to cancel your acceptance ("the cancellation period") for any reason. To exercise your right to cancel, you must notify the institute in writing of your intention to cancel this contract. You are free to utilise the model



cancellation form at the end of this document, but it is not required. The institute will accept cancellation notices provided through email to admissions@igm.ac.

- 7.2. If you rescind your admission within the cancellation period, you will get a full refund of all costs paid to the institute. If you begin your program during the cancellation period, which may occur if you accepted a place through the clearing process, the institute reserves the right to charge you a reasonable fee for the program. Refund payments will be processed in accordance with the institute's tuition fee and refund terms and conditions.
- 7.3. If you withdraw your acceptance after the cancellation period has passed, the institute will not reimburse any money you have made. You may be required to pay a portion of your tuition expenses depending on when you terminate the contract. Our entire cancellation policy and tuition fee payment information may be found on our website under the tuition fee and refund terms and conditions.

8. Modifications to Program Modules or Services

- 8.1. IGM will make all reasonable efforts to deliver and assess programs and research opportunities leading to its awards as described in the instituting's materials.
- 8.2. In exceptional circumstances beyond the institute's reasonable control, the institute reserves the right to change arrangements. Examples of such circumstances include:
- When the number of students recruited to a program and/or module is so low that it is impossible to provide an appropriate quality of education to students enrolled in it
- An unexpected absence or departure of a key member of staff
- Acts of God, flood, earthquake, windstorm, or other natural disaster, including infectious disease epidemics
- Fire, explosion, or unintentional destruction
- Building structures collapsing, machinery, computers, or vehicles failing
- Labour disputes, including strikes, industrial action, and other forms of protest
- Disruption or breakdown of utility service, including but not limited to electricity, gas, or water.
- Any government's activities, decrees, legislation, or restrictions.
- 8.3. Where such events occur, the institute will seek to minimise the impact on the student learning experience by, for example:
- Delivering a modified version of the same program
- Delivering a modified version of an exam
- Making available to affected students such learning or other support and other services and facilities as it considers appropriate
- Offering affected students, the opportunity to withdraw and be given reasonable support to
 move to another institute but, to the full extent that is possible under law, IGM excludes liability
 for any loss and/or damage suffered by any applicant or student because of those
 circumstances.
- 8.4. Note that IGM does not exclude or limit in any way its liability for death or personal injury caused by its negligence or the negligence of its employees, agents or subcontractors, or fraud or fraudulent misrepresentation.



- 8.5. Beyond the above situation, the institute has the right to make reasonable changes to its rules. This will enable the institute to provide an equivalent or better-quality educational experience. For students enrolled in the program. Examples of such situations may include the following changes:
- Program content and syllabus that need to be developed in the field
- Program location
- How to implement the program
- 8.6. When making such changes, the institute will endeavour to limit the changes to the minimum necessary. The quality of experience required. When the institute changes the program, students who are not satisfied with the program If there are changes, you will be offered and given the opportunity to withdraw if necessary. [For more information, see the IGM Admission Policy detail].

The institute continuously guarantees the level and quality of the awards. You Will be notified of any changes to learning support, services, evaluations, and facilities as soon as possible.

9. Coronavirus

9.1. The institutes first focus is the health, welfare, and safety of its students and employees. IGM reserves the right to make reasonable changes to programs such as: where or how the program will be conducted if it is determined to be appropriate for the health, welfare and safety of staff and students. IGM are also allowed to change the program in accordance with government and public health guidelines related to coronavirus pandemics. IGM will notify you of any changes as soon as possible.

10. Pedagogy At IGM

10.1. The Institute of Global Macro & Portfolio Management, as an innovative and enterprising organisation, may seek to incorporate emerging technologies into the student experience. The program (whether on campus, blended, or distance learning), the institute may deliver certain contact hours and assessments via online technologies and methods.

11. Specifications for the Program

11.1. The program specification contains a thorough reference to the content of the program. Any changes to the program content will be reflected in the program specification and you are strongly recommended to review the program specification at the point of application and before you accept an offer and enrol onto the program. [see important institute information/registration/program specification]

12. Fees, Deposits, And the Ramifications of Non-Payment

12.1. The institute will charge the tuition fees specified in the offer letter, program website, and prospectus. Tuition fees are reviewed annually by the institute. For international students, the institute can raise rates for each additional academic year, but such increases cannot exceed inflation by more than 5 percent. Deposits and fees must be paid in full, on time as specified in the quote letter.



The institute reserves the right to withdraw visa support associated with providing a place to study if you cannot pay the down payment before you commence your studies.

- 12.2. Students who need a visa to study should also be aware that the institute reserves the right to keep any deposits paid if the home office subsequently refuses a study visa because it rejects an overdue application caused by fraud or incomplete or inaccurate information. [see tuition and refund policy and conditions].
- 12.3. IGM has the right to impose sanctions, which may prevent advancement to the next year of the program. In case of unpaid tuition debt, the institute reserves the right to withhold evidence of your award and/ or take legal action against you. If you did not pay the amount, you owe the institute reserves the right to take steps to recover these amounts. This may include restricting services available to you which are provided by IGM.
- 12.4. Your tuition includes access to essential materials such as core reading materials and learning platform software. The specifics of what you will receive vary depending on the program level you are taking and are detailed on individual program level pages. program fees do not include charges for accommodation, some assessment re-sits, extensions to the designated period of study, optional field trips, final year materials and any other miscellaneous expenses that may be incurred during your period of study. [Details can be found in Tuition Fee and Refund Terms and Conditions].

13. Financial Assistance

13.1. The institute offers scholarship opportunities to help students master the task of funding their studies. Students must meet the scholarship criteria to qualify, and the award is made subject to the institute's discretion.

14. Engagement Tracking

14.1. The institute believes that if students commit to full engagement in the program, they will achieve their full potential. The institute maintains the authority to remove any student who is determined to be disengaged. Students who require a visa to study must ensure that they meet the requirements of their visa by attending all scheduled classes. If this is not done, the institute may remove its sponsorship of the student.

15. Extenuating Circumstances

15.1. You must inform the institute in advance of any extenuating circumstances, such as a family emergency, that\prevent you from submitting an assessment or attending an examination. The institute reserves the right not to\take into consideration any extenuating circumstances you inform us about after the event that prevented you\from sitting an examination/ submitting coursework.

16. Conduct

16.1. The institute expects that its students will act respectfully both in the classroom and out of it. The institute has the right to take disciplinary action against any student who fails to follow IGM rules



and regulations, codes of conduct and codes of practice. Disciplinary action may include withdrawing from studies.

- 16.2. As a student, upholding academic integrity means being honest and trustworthy, behaving with respect for others, and continuing to contribute to your education and future career after graduating. The main reason to attend the institute is to gain new knowledge and skills. The assessment process is designed to help us see how you're doing and make sure you're getting the most out of your education. We'll also consider what you need to continue learning and give you feedback based on your progress.
- 16.3. The institute promises to keep academic standards high by making sure that all members of the community act with integrity. The appropriate monitoring of all student assessment, including the use of technology, will be used to ensure that any breaches to academic integrity are detected (for example, plagiarism or cheating in examinations). Any student found to have violated academic teaching rules of Integrity are subject to academic conduct procedures as set forth in Schedule 1 of the General Rules. When allegations of academic misconduct are upheld, students will be required to undertake mandatory training to help them avoid making similar mistakes in the future.
- 16.4. Students are expected to respect the institute's commitment to diversity and equality. When it comes to draw the institutes attention to the fact that a student has behaved inappropriately towards a fellow student or employee, the institute will take disciplinary measures that may lead to the student exclusion. Students are expected to be familiar with IGM's Equality and Diversity policies.
- 16.5. Students who disrupt, obstruct, or improperly interfere with the activities of the institute or who behave in a manner which damages or could damage the institute's reputation will be subject to disciplinary measures.

17. Intellectual Property

17.1. If you develop intellectual property, including an invention, device, discovery, materials, product, process, computer software or any other potentially valuable result or innovation, with the material contribution of the IGM academic staff, institutes resources, or as part of a collective project, program, or research activity, you are life obligated to assign all rights in such intellectual property to the institute. The institute does not claim any intellectual property you develop outside of the specific guidelines.

18. Disciplinary Procedure

18.1. The institute's disciplinary process is outlined in general regulations. A decision by the institute to withdraw you from study or terminate your studies will be based on these general regulations and subject to any right of appeal or review. If the institute has an important reason to withdraw or terminate your studies, the institute will not be liable to compensate you for any loss or damage you may suffer as a result.

19. Data Protection



19.1. The institute offers a variety of online learning platforms and tools, as well as other supporting online systems that make online and distance learning possible. We will share your personal data with third parties that we engage to provide processing activities on our behalf. These third parties will have to agree to protect your data with appropriate safeguards.

19.2. In some cases, we may recommend you use specific online systems and tools to help you with your studies, which may require you to input your personal information. Unless you absolutely need to use these systems or tools, you're not required to provide them with your personal data. However, if you choose to share your personal data with another provider, it is important to carefully review their privacy policies and notices to make sure you are comfortable with their handling of your data. The institute cannot be held responsible for the way your personal data is used by any third party where you directly supply it to them.

20. Non-Disclosure Agreement

- 20.1. No Party may assign, transfer, sub-contract, or in any other manner make over to any third party the benefit and/or burden of this Agreement without the prior written consent of the other Party or parties, such consent not to be unreasonably withheld.
- 20.2. No variation to this Agreement will be valid or binding unless it is recorded in writing and signed by or on behalf of the Parties. The Contracts Rights of Third Parties Act 1999 (TCRTP) will not apply to this Agreement and no third Party will have any right to enforce or rely on any provision of this Agreement. Unless otherwise agreed, no delay, act, or omission by a Party in exercising any right or remedy will be deemed a renunciation of the right or remedy.
- 20.3. If any court or competent authority finds that any provision of this Agreement (or part of any provision) is invalid or unenforceable, that provision or part-provision will, to the extent required, be deleted, and the validity and enforceability of the other provisions of this Agreement will not be affected. Any notice to be delivered under this Agreement must be in writing and delivered by prepaid first-class post to or left by hand delivery at the registered address or place of business of the notified Party or sent by email to the other Party's main business email address as notified to the sending Party. Notices:
- Sent by post will be deemed to have been received, where posted from and to addresses in the United Kingdom, on the
- Second Working Day and posted from or to addresses outside the United Kingdom, on the tenth Working Day following the date of posting.
- Delivered by hand will be deemed to have been received at the time the notice is left at the proper address.
- Sent by email will be deemed to have been received on the next Working Day after sending.
- 20.4. The provisions of F(a)-(c) apply to documents in any legal action.
- 20.5. In consideration of the disclosure to it of Confidential Information by the Disclosing Party the Receiving Party agrees and undertakes that it will, subject to the provisions of Clause.
- 20.6. To keep all Confidential Information strictly confidential and will not disclose any part of it to any other person without the Disclosing Party's prior written consent. To not use any part or the whole of the Confidential Information directly or indirectly for any purposes other than the Permitted Purpose without the express written consent of the Disclosing Party.

To use the same degree of care to protect the Confidential Information as it uses to protect its own confidential information, being at least a reasonable degree of care.



20.7. The Receiving Party may disclose Confidential Information only to the employees of The Institute of Global Macro & Portfolio Management (Permitted Disclosee) and no one else in any case whatsoever, provided that the Permitted Disclosee; Has a need to have access to the Confidential Information for the performance of its work in relation to the Permitted Purpose and Is bound by a written agreement or professional obligation to protect the confidentiality of the Confidential Information which it receives from the Receiving Party.

20.8. The Confidential Information and all Intellectual Property Rights contained within the company will remain the property of the Disclosing Party and the disclosure of the Confidential Information will not give the Receiving Party any rights in any part of the Confidential Information.

20.9. The obligation of confidentiality set out in this agreement will not apply to any information which.

- Is already known to, or in the possession of, the Receiving Party at the time of its disclosure by the Disclosing Party and is not subject to any obligation of confidentiality.
- Is received from a third party in circumstances where the Receiving Party has no reason to believe that there has been a breach of a duty of confidence.
- Is required to be disclosed by law or the rules of any court or other body of competent jurisdiction, any governmental or regulatory body or any recognised investment exchange.

20.10. This Agreement will come into force on the Effective Date and will continue in force five years from the date signed, unless terminated earlier by The Institute of Global Macro & Portfolio Management. On termination of this Agreement the Receiving Party will immediately stop using all Confidential Information, return all Confidential Information to the Disclosing Party and provide a certificate to the Disclosing Party certifying that no copies of the Confidential Information have been made or retained.

20.11. Both Parties acknowledge that damages constitute an adequate remedy for any breach by the Receiving Party of this Agreement. The receiving party accepts that the monetised value of breaking this agreement will amount to a total of £15,000.00. However, damages will increase should the breach be at a higher standard such as.

- Using the content to start one's own trading development course/program.
- Setting up a competitive company with the Institute of Global Macro & Portfolio Management. strategy.
- Sharing the content with any company in direct competition with The Institute of Global Macro & Portfolio Management.

20.12. Using the strategy to further personal account or external funded accounts such as shall not constitute a breach so long as the information is not shared and is used only for the personal use of the receiving party.

20.13. Each Party warrants to the other that it has the legal right and authority to enter and perform its obligations under this Agreement. However, subject to the above, the receiving party, or any other associated third parties associated with them accepts liability for, or makes any representation or warranty, express or implied, that the Confidential Information disclosed by either Party is accurate or complete.



21. Regulations

- 21.1. When drafting this contract, we referred to the study and framework regulations of the institute (the "Regulations") in force at that time. As the Regulations are updated from time to time, references in this Regulation to relevant paragraphs of the Regulations Contracts may vary, however, if the substantive terms of the Regulations change, we will endeavour to notify you of these changes as soon as possible.
- 21.2. If any part of the Contract between you and the institute is found to be invalid by a court or other competent authority, the remainder of the Contract will still be valid, with respect to any other provisions that remain intact.
- 21.3. The contract between you and the institute can only be enforced by either you or the institute. The Contracts (Rights of Third Parties) Act 1999 does not apply to this situation. The contract will be governed by and interpreted in accordance with English law, and the parties agree to submit to the jurisdiction of the English courts. By signing this agreement, the candidate agrees to all the terms and conditions stated above, as well as understands and accepts the consequences of a contract breach.

By signing this agreement, I the candidate have read, completely understand, and agree to the terms and conditions set by the Institute of Global Macro & Portfolio Management.

I the candidate agree to provide all identification details which have been requested from the company to the investment to go forward and to allow my identity to be confirmed. This includes passport or driving license for proof of identification and utility bill or bank statement for proof of address.