

New Insights Life Coaching 101 TERMS & CONDITIONS OF REGISTRATION & PAYMENT

TO BE READ AND AGREED TO BY THE PROSPECTIVE STUDENT

We've tried to keep these Ts & Cs as simple and fair as possible. © You'll need to sign that you agree to them on your Registration Form.

Kindly read:

- Section 1 below, and
- Section 2 (only if you have chosen to pay in three equal monthly installments).

.....

SECTION 1 – GENERAL

Product & Services:

The New Insights Life Coaching 101 home study course (LC 101) is published and distributed by New Insights Africa Coaching and Communication CC (New Insights) and consists of:

- The **Product** (three printed manuals); and
- Follow-up Services. These services include email and telephone support, access to any online facilities provided by New Insights, at its discretion, and the provision and marking of the final exam.

Satisfaction guarantee:

Should You decide, within the first 7 days after receiving the Product, that, for whatever reason, it does not meet Your needs, You are entitled to return the Product at Your cost and in good reusable order for a full refund of the course fee or that portion of the course fee that you have paid. Should you elect to return the course material accordingly, please contact New Insights for instructions on where to send it:

Use of the Product and Services:

The Product and related Services are intended for Your sole and exclusive use as the registered student whether or not You are being sponsored by another person or institution.

Product and Services not for transfer or resale

You may not transfer or resell the Product or access to the related Services, either in whole or in part, at any time.

Contact details

New Insights will communicate with You primarily through the medium of email. It is thus important that You inform New Insights of any change to Your email address (and other contact details supplied upon registration, such as postal address and telephone numbers) as and when it occurs. It is Your responsibility to ensure that You receive confirmation of any such changes from New Insights.

Assessment by exam

Should you wish to receive formal acknowledgement of completion of LC 101 you will be required to complete two mini assignments (after Modules One and Two) and (after all Modules) write a short open book examination covering the course

material. The exam will be emailed to You under confidentiality clause and must be completed and returned during the course of the same day. The pass mark is 75%. If you are unsuccessful at first You may rewrite the exam after the expiry of a two-week revision period. New Insights will only accept Your completed exam in electronic format.

Time limit on completion

Should you wish to receive formal acknowledgement of successful completion of LC 101, you must complete and pass the exam within a maximum period of six months after registering for the course (this is the date that appears on your invoice).

Self-paced course is Your responsibility

You acknowledge that LC 101 is a self-paced course meaning that it is solely Your responsibility to complete the course within the time limit allowed for formal recognition of completion (see above), should this be Your intention.

Right to change

New Insights has a policy of continuous improvement. We therefore reserve the right to make changes – to the course material, online support and facilities, and our policies – that we feel may be required from time to time.

SECTION 2 – INSTALLMENT PAYMENT PLAN

Offer Availability

The Installment payment offer is made available exclusively to individuals acting in their private capacities.

Subject to Creditworthiness check

New Insights reserves the right to conduct a creditworthiness check, using the details You supply before approving Your application for installment payment terms.

Acknowledgement of completion subject to payment in full

Formal acknowledgement by New Insights of your successful completion of LC 101 will be withheld until You have paid for the course in full.

Payment by Debit Order

You are required to make monthly payments by means of debit order. To this end, You are required to sign a debit order mandate (bank debit order instruction) to enable New Insights' agent to debit Your account on a monthly basis until payment has been made in full.

Payment default implications:

In the event that You default on one or more monthly payments, either in part or in full, New Insights will be entitled to suspend, terminate, or deny You access to any Services that form part of LC 101. Provided that such default is fully rectified within 14 days, to its satisfaction, New Insights will resume the provision of Services to You.

Should You default on one or more monthly payment, either in part or in full, and that default is not fully rectified within 60 days, New Insights reserves the right to list You on the TransUnion Credit Bureau as a default payer. This could have a serious impact on Your credit record and Your future ability to raise credit.

With respect to defaults, New Insights reserves the right to charge a fee for collection and administration equal to 10% (ten percent) of the total value of the outstanding payment(s). In addition New Insights reserves the right to charge interest on outstanding payments, at 10% (ten per cent) per annum.

00000000