



**ANTI-MONEY LAUNDERING AND COUNTERING THE FINANCING
OF TERRORISM (“AML/CFT”) TRAINING FOR
FINANCIAL INSTITUTIONS
(TGS-2023022340)**

COURSE FEES REFUND POLICY

COURSE FEES REFUND POLICY AND PROCEDURE

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1. Refund for Withdrawal Due to Non-Delivery of Course

Waystone Compliance Solutions (Singapore) Pte Ltd. (the “Company”) will notify course participants within three (3) working days upon knowledge of any of the following:

- Company does not commence the Course on the Course Commencement Date.
- Company does not complete the Course before the Course Commencement Date.
- Company terminates the Course before the Course Completion Date.

Company will inform participants in writing of alternative Course Dates or arrangements (if any). Participants will also be refunded 100% of the Course fees and Miscellaneous Fees already paid by participants within fourteen (14) working days of the above notice.

2. Refund for Withdrawal for Any Other Reasons

If participants wish to withdraw from Course for any reason other than the reasons stated in paragraph 1, Company will not enable refund of any amount of the Course fees.

3. Refund Procedure

Company’s finance department will refund all fees to participants within fourteen (14) working days from date of notification to participants. Refund will be made to participants via the same means used to make payment by the participants.

4. Subsidized Course Fees

Company conducts Courses that may be approved by the Institute of Banking and Finance (“IBF”) in Singapore which are eligible for subsidised fees. Participants who paid subsidised fee upon registration for the course and did not meet the eligibility criteria set by IBF, are required to pay the full Course fees. Refund will not be provided to participants on any amount of the Course fees.

5. No Cancellation

There will be strictly no cancellation once the participant is successfully enrolled for the course.

6. Request for Deferment / Switch / Replacement

Online-Learning courses are not eligible for deferment, switch or replacement. When a participant is unable to attend a course, he/she shall make a new enrolment.