



ALMA Short Courses: Terms and Conditions

In the following Terms and Conditions, ALMA means the Asset and Liability Management Association Limited. The short courses are governed, maintained and delivered by ALMA.

1. Applying for a Short Course

When applying for a short course, ALMA requires students to complete the Short Course booking form on the ALMA website, <https://ukalma.org.uk/educational-courses-2/>. On submission of the booking form, ALMA will issue an invoice which must be paid in full prior to the course in order to secure the student's place. Students need to provide certain information about themselves to ALMA.

In doing this, you agree to:

- Provide true, accurate, current and complete information about yourself; and
- Maintain and promptly update the data we hold by emailing info@ukalma.org.uk

When you apply online, your submission represents an offer to ALMA to purchase the relevant Short Course.

2. Prices and Sales Taxes/VAT

Sales taxes (VAT etc.) are charged at the applicable rate depending on the product and the customer.

Notice of new pricing will be given in advance but ALMA reserves the right to change prices listed without notice.

3. Membership

To qualify for membership prices, the applicant must either:

- Work for a company which has corporate membership of ALMA; or
- Be a student member of ALMA, i.e. having signed up for the CertBALM® qualification; or
- Be an Individual Member of ALMA

4. Payment

An invoice for the course will be issued once your application has been received. ALMA payment terms are 30 days from the date of the invoice, and in any event the invoice must be settled in full before the start date of the course.

If the invoice for the course is not paid by the start of the course, you will not be able to attend.

5. Ownership and intellectual property rights

The materials provided to students on the Short Courses are owned by ALMA and the course tutors. Nothing in the study materials may be copied, reproduced, uploaded, posted, displayed or linked to in any way without the prior permission of ALMA. Any such use is strictly prohibited and will constitute an infringement of ALMA's and / or the tutors' intellectual property rights.

6. Special Requirements

ALMA will make every effort to accommodate special requirements that have been notified in advance on the booking form.



7. Health and Safety

You must comply with all health and safety rules and regulations and any other reasonable security requirements that apply at the premises at which the short course is held.

8. Behaviour

ALMA reserves the right to remove any delegate from the course whose behaviour is deemed inappropriate by ALMA or its tutors. This would result in no refund of fees or other costs.

9. Tutors

ALMA shall provide such tutors to present as it deems fit and shall be entitled at any time to substitute any tutor with any other person who, in ALMA's sole discretion, deems suitably qualified to present at the Residential School.

10. Cancellation

10.1 Cancellation of the course

If you cancel the course up to 6 weeks before the start of the first day of the course, you will be entitled to a 50% refund. Thereafter, no refund will be given. Refunds will be processed within 28 days of receiving your request via bank transfer to the original payer. If you do not attend your course and do not notify us, no refund will be granted. We will assume you have cancelled the course and will no longer contact you.

10.2 Substituting your place on a course

If you are unable to attend a course but wish to substitute an alternative, you must notify ALMA by email. An administration fee of £100 (plus VAT) will be payable. This can only be processed 7 days prior to the start date.

10.3. Moving to a different course

If you are unable to attend the course on which you are booked and wish to switch to a course which takes place at a later date, an administration fee of £100 + VAT will be payable.

10.4 Cancellation of a course by ALMA

ALMA reserves the right to cancel a course up to and including on the first day of the course in extreme circumstances. If ALMA should cancel a course, the following will apply:

- ALMA will try to reschedule the course and will inform students of dates and location
- If ALMA is unable to reschedule the course or you are unable to attend the new dates, it will offer you a 100% refund of the fee

In the event of such cancellation, ALMA will not be able to accept any liability for the reimbursement of travel/hotel accommodation costs booked in advance.

Refunds will be processed within 28 days of receiving your request via bank transfer to the original payer.

11. Privacy Policy

Full details of how we use your data can be found at: <https://ukalma.org.uk/wp-content/uploads/2024/01/Privacy-and-Data-Protection-Policy-updated-January-2024.pdf>