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Comment:	

STUDENT FINANCIAL POLICY

1. INTRODUCTION

- 1.1 BARBRI Global Limited, formerly, BARBRI International (the "Company", "they") deliver higher education courses internationally, with a particular focus on the Solicitors Qualifying Examination ("SQE") in the UK and the State Bar Exam in the U.S.
- 1.2 The Company is committed to supporting students through their learning both academically and with any issues that may occur throughout their studies. This policy briefly sets out the support provided by the Company while directing students to other relevant policies.

2. GUARANTEE

- 2.1 If a student takes the SQE1 Prep course and does not pass the SQE1 exam, the student may repeat their studies by joining any SQE1 Prep course offered by the Company within 12 months of the results date for the SQE1 exam they initially sat and failed. This repeat course will be offered by the Company without the student paying any additional fees ("Guarantee").
- 2.2 If the student takes the SQE2 Prep course and does not pass the SQE2 exam, the student may use the Guarantee to repeat their studies by joining any SQE2 course offered by the Company within 12 months of the results date, provided that the student has completed 70% of the tutor calls and practice feedback sessions of the SQE2 Prep course assigned via their Personal Study Plan ("PSP") and undertaken all of the simulated assessments.
- 2.3 The Guarantee does not include any upgrades, such as supplemental workshops or a new set of books. The student will need to purchase and pay for any supplemental workshops or books separately.

3. DEFERRAL

- 3.1 A student may defer their studies on the SQE1 Prep course on one occasion only, to any SQE1 Prep course commencing within 12 months of the deferral notice. This allows the student to postpone their studies to prepare for a later SQE1 exam. The deferral notice must not be submitted later than the first day of the scheduled SQE1 exams. If unsure, students are prompted to contact the Student Services Team at UKstudentservices@barbri.com to confirm deferral deadline and instructions.
- 3.2 The student wishing to defer will be required to pay all course fees in full, in addition to the deferral fee applicable at the time.
- 3.3 Deferrals are not permitted on the SQE2 course unless in exceptional circumstances which are reviewed on a case-by-case basis. Students are advised to contact the Student Services Team at UKstudentservices@barbri.com if they wish to enquire about postponing their SQE2 studies.

4. REFUND

- 4.1 Students have a 14-day cooling off period in which they may cancel their course enrolment and receive a full refund. The cooling off period runs from the date of paying the enrolment deposit.
- 4.2 A student may request to cancel their enrolment after the 14-day cooling off period, however any fees paid will not be refundable.

4.3 The Company appreciates that in exceptional circumstances an individual student's situation may warrant grounds for a refund outside of the required cooling off period. Students are advised to contact the Student Services Team at ukstudentservices@barbri.com if they wish to request a refund outside of the standard terms and conditions. The requesting student will be required to submit supporting evidence before their request is reviewed by the management team.

5. PAYMENT PLAN

- 5.1 The Company recognises that students may not have the money to participate in the course, particularly in one amount. To make the course more accessible, the Company offers a payment plan whereby the student can pay their fees over the duration of their course subject to the Company's terms and conditions.
- 5.2 The student will be required to make initial payment towards their course before qualifying for the instalment plan. The reminder of the tuition balance will then be divided into instalments that will be paid monthly following the initial payment.
- 5.3 All instalment plans run throughout the duration of the course and must be paid in full by the time the course comes to an end. This means that the instalment options will differ depending on the duration of the course selected, i.e., SQE1 10-week, 20-week, 40-week.
- 5.4 If a student enrols after the chosen course start date, this will reduce the number of instalments available.
- 5.5 All payment plans are subject to a £99 financing fee which is added on top of the course fee and spread equally as part of the instalment plan. Our payment plan options are available at the following link.

6. STUDENT LOAN

- 6.1 The Company appreciates that some students may require more time to pay their course fees. For this reason, the Company have partnered with Knoma Ltd to give students a platform to more flexible financing solutions.
- 6.2 Students can make direct loan applications with Knoma Ltd to fund their SQE studies. Any approved and funded loans are subject to the loan agreement created between Knoma and the student. The Company do not advise on any of the Knoma loans and have no influence over any of the applications. All applications are reviewed solely by the Knoma team.
- 6.3 The Company follows FCE regulations and does not provide any financial advice. Students should contact Knoma for advice. The Company does not receive any commission on these loans. The partnership is for the benefit of the students and to increase accessibility to the courses.
- 6.4 Students looking to explore the option of getting a loan to finance their studies should visit the following links:
 - 6.4.1 BARBRI student loans site; and
 - 6.4.2 Knoma loans site for BARBRI's course offering.
- 6.5 If students are unable to find the appropriate loan for their intended course loans, they should contact the Student Services Team at UKstudentservices@barbri.com.

7. BURSARY / SCHOLARSHIP DETAILS

7.1 <u>BARBRI Bridges</u> is a social mobility fund developed to help increase diversity, inclusion, and accessibility in the legal sector. The Company works with law firms, charities, and universities to achieve this goal and have so far committed over £120,000 across the industry.

- 7.2 The BARBRI Scholarship Programme is part of this initiative aiming to offer students a chance at SQE success, whatever their personal circumstances.
- 7.3 The Company have created four different types of SQE scholarships to target students of all social backgrounds. The four different types of SQE Scholarships are:
 - 7.3.1 Public Sector;
 - 7.3.2 <u>Essay Competition</u>;
 - 7.3.3 First Class Honours; and
 - 7.3.4 <u>Humanitarian Scholarship</u>.
- 7.4 Each of the scholarships are designed to provide the legal industry professionals of the future with a route to successfully passing the SQE. The scholarships are only applicable for the BARBRI SQE1 Prep course.