

### Training Course Payment

1. Courses must be paid for in full before the course begins.
2. Training certificates will not be issued if full payment has not been received.
3. The payment methods accepted are debit or credit card.
  - a. On request, BIM will issue invoices which can be settled by bank transfer, but only when the fee to be paid exceeds €1,000, or when the payee is a public body.
  - b. Cheques, cash payments and bank drafts will not be accepted.
4. Where the course fee exceeds €1,000 a non-refundable deposit of at least 10% must be paid by credit card at the time of booking.

### Training Course Cancellations

1. Where the course fee is less than or equal to €1,000:
  - a. If a student cancels a booking any time before the course start date, BIM will offer the student a choice of a refund of 100% of fees paid, or a rebooking onto a later date at no additional cost.
  - b. If a student starts a course but cannot complete the course, no refunds will be offered but rebooking for a later date will be offered to complete the days missed.
2. Where the course fee exceeds €1,000:
  - a. Clauses 1a and 1b apply, however the non-refundable booking deposit will be forfeited if the student opts for a refund.
3. BIM may occasionally cancel a course, for example if an insufficient number of students have booked the course, or in the case of a force majeure. BIM reserves the right to cancel courses or rearrange course dates and course locations. Where BIM cancels a course:
  - a. All students booked on any course cancelled by BIM will be offered the choice of a full refund of any fees paid or a rebooking to another date.
  - b. BIM will not be liable for any other costs incurred in the cancellation or rearrangement of courses.
  - c. BIM will endeavour at all times to provide as much advance notice as possible of any change.