

S&P CAPITAL IQ RISK DRIVEN EDUCATION

CANCELLATION POLICY – BY ATTENDEE

Course fees will be fully refunded for cancellations received at least 30 days prior to the course start date. A refund of 50% will be given for cancellations received 16-29 days prior to the course start date. We regret no refunds can be given for cancellations received after that time. All cancellations must be made in writing and sent via email to annie_chow@standardandpoors.com or fax to 212-438-3959.

Attendees unable to attend a course for which they are registered are welcome to send a substitute attendee in their place. S&P Capital IQ is not responsible for an attendee's airfare, hotel or other expenses incurred in connection with a course or course cancellation.

CANCELLATION POLICY – BY S&P CAPITAL IQ

S&P Capital IQ reserves the right without further liability to cancel a program at any time, in which case only the course fees will be refunded.

S&P Capital IQ reserves the right to cancel/reschedule a scheduled course 25 days prior to the scheduled date of the course. If a course is rescheduled, an attendee will automatically have his/her registration rolled over to the newly scheduled dates. If an attendee cannot attend the rescheduled course on the new dates, S&P Capital IQ will refund the full course fee paid by the attendee(s). If a scheduled course is cancelled without a rescheduled date for the course in the same calendar year, S&P Capital IQ will refund the full course fee paid by the attendee(s). S&P Capital IQ is not responsible for reimbursement of an attendee's flight change/cancellation fees, hotel/accommodation cancellation fees or other expenses in connection with such rescheduled course. Additionally, if an attendee wishes to roll their registration over to a different course within the next 12 months, S&P Capital IQ will accommodate this request once. If the new course is of lesser value than the originally scheduled course, S&P Capital IQ will reimburse the attendee for the difference in the course fees.

TRANSFER POLICY

Attendees who wish to change their originally registered course to another course date or topic area will be allowed to do so at least 45 days prior to the course start date, enrollment availability permitting. No other transfers or course changes are permitted.

DISCOUNT POLICY

Attendees may qualify for discount if they meet any of the following criteria (discounts listed below can be combined):

- Two or more attendees from the same organization will receive US\$100 discount off each attendee's listed course fee, provided registration for all attendees is completed at the same time and for the same course on the same date.
- Attendees registering for two or more different topics will also receive a US\$100 discount per course fee, provided registrations for all courses are done at the same time.
- Risk Driven Investment Analysis Course alumni will receive a US\$100 discount off the course fee for any future course attended within one year from the most recent course completion date.

- S&P Capital IQ Global Credit Portal current subscribers are entitled to a US\$100 discount off the course fee.
- CFA institute members will receive a 10% discount off of the current rate offered. You will need to supply your currently valid CFA ID number to apply the 10% discount at registration.

Discounts cannot be combined with any other offer.