

STANDARD & POOR'S

Cancellation Policy

Course fees will be fully refunded (less a US\$350 administration fee or £250 fee for courses held in London) 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, and all cancellations must be made in writing via email to annie_chow@standardandpoors.com or fax to 212-438-3959.

Standard & Poor's reserves the right without further liability to cancel a program at any time, in which case only the course fees will be refunded.

Participants unable to attend a course for which they are registered are welcome to send a substitute in their place. Standard & Poor's does not accept responsibility for covering airfare, hotel or other expenses incurred by the registrants.

Transfer Policy

Attendees who wish to change their originally registered course to another course date or topic area will be allowed to do so, room permitting. Every course change will incur a US\$350 fee (£250 for courses held in London or A\$560 for courses held in Australia). Excluded from this fee are attendee substitutions, from the same company for the same course and date.

Discount Policy

Attendees may qualify for a 10% discount if they meet any of the following criteria (discounts can not be combined with any other offer):

- Three or more attendees from the same organization will receive 10% discount off the listed course fees, provided registration for all individuals is done at one time and for the same course on the same date.
- Individuals registering for two or more different topics will also receive a 10% discount, provided registrations for all courses are done at the same time.
- Credit & Risk Training alumni will receive a 10% discount for any future course attended within one year from the 1st course completion date.
- Discount offers cannot be combined.