



Investment Banking Institute

Student Information Guide

Call 1300 669 786

www.ibi.edu.au

training@ibi.edu.au

**Skills Victoria Funding
Now Available**

Thank You for your interest in Investment Banking Institute's educational courses and programs.

Our Student Information Guide applies to all Investment Banking Institute education products and services.

Other than for the purposes of and subject to the conditions prescribed under the Copyright Act of Australia, no part of this document may, in any form or, by any means (electronic, mechanical, micro copying, photocopying, recording or otherwise), be reproduced, stored in a retrieval system or transmitted without prior written permission.

You agree that the information in this Student Information Guide does not constitute legal advice. You will need to seek your own advice to find out how any of this information and regulations incorporated by reference applies to your particular circumstances.

You are deemed to be legally bound by the terms and conditions contained in our Student Information Guide, that governs the use of the IBI Website and our Course Materials upon execution and delivery of our Student Enrolment Form. IBI does not provide any form of legal or financial advice.

Any questions relating to this Student Information Guide should be addressed directly to the IBI College Director:

Mr Michael Adermann

Investment Banking Institute Pty. Ltd. (ABN: 45 126 400 824)

College Director:

Level 2
460 Collins Street
Melbourne, VICTORIA,
3000, Australia

Phone: 1300 669 786

Website: www.ibi.edu.au

Registered Training
Organisation
(No. 22047)

Email: info@ibi.edu.au

Index – Student Information Guide

Index – Student Information Guide.....	3
1. About Investment Banking Institute	4
2. Which Course should you enrol in?.....	5
3 Skills Victoria Funding.....	5
4 Training Packages	6
AQF Educational Pathways	9
6. Professional Programs and AQF Courses.....	10
7. Course Delivery & Student Resources	11
8. Assessment (How You are assessed).....	12
9. Flexible Learning & Assessment	13
10. Diploma of Financial Services FNS50107/Diploma of Financial Services (Financial Planning) 14	
11. Advanced Diploma of Financial Services (Financial Planning) FNS60404.....	15
12. Professional Industry Recognition	16
13. Recognition Pathway	17
14. Fees and Refund Policy.....	18
14. Academic Misconduct & Disciplinary Procedure.....	20
15. Access, Equity and Anti-discrimination.....	21
16. Welfare and Guidance	21
17. Grievance, Appeals & Disciplinary Action.....	21
18. Legislative & Regulatory Requirements.....	22
19. Privacy.....	22
20 Skills Victoria Funding.....	23
21. Disclaimer	24
22. How to Enrol	24
23. Agreement (You agree as follows)	25
24. Promotions.....	31

1. About Investment Banking Institute

Investment Banking Institute Pty Ltd (IBI) is a leading provider of Nationally accredited finance, legal and business advisory education in Australia and South East Asia.

The range of IBI courses and professional programs cover

- i. Customer Service
- ii. Financial Services
- iii. Financial Planning,
- iv. SMSF,
- v. Business Administration, Sales and Services;
- vi. Legal Services;
- vii. Quality Auditing;
- viii. Corporate Finance and
- ix. Investment Banking.

The IBI is registered by the Victorian Registration and Qualifications Authority (VRQA) to deliver financial and business services training courses throughout Australia. The IBI financial services courses are industry recognised and listed on the Australian Securities and Investment Commission (ASIC) Training Register qualifications (www.asic.gov.au).

IBI's Quality Assurance and Continuous Improvement Policy ensures our courses are of the highest quality in terms of theory, industry practice and skills requirements.

This Student Information Guide is designed to provide students with a comprehensive understanding of the Policies and Procedures of IBI prior to enrolling.

All of IBI Courses are presented in English only.

2. Which Course should you enrol in?

The IBI has the following course on scope and have Skills Victoria Government funding available

BSB10107	Certificate I in Business
BSB20107	Certificate II in Business
BSB30307	Certificate III in Micro Business Operations
BSB40407	Certificate IV in Small Business Management
BSB40507	Certificate IV in Business Administration
BSB40607	Certificate IV in Business Sales
BSB40807	Certificate IV in Frontline Management
BSB41207	Certificate IV in Legal Services
BSB51607	Diploma of Quality Auditing
FNS10104	Certificate I in Financial Services
FNS20104	Certificate II in Financial Services
FNS30107	Certificate III in Financial Services
FNS40107	Certificate IV in Financial Services
FNS40207	Certificate IV in Financial Services (Bookkeeping)
FNS40804	Certificate IV in Financial Services (Finance/Mortgage Broking)
FNS50107	Diploma of Financial Services
FNS50804	Diploma of Financial Services (Financial Planning)
FNS60104	Advanced Diploma of Financial Services (SMSF)
FNS60404	Advanced Diploma of Financial Services (Financial Planning)

3 Skills Victoria Funding

All of the IBIs courses have secured Skills Victoria Funding for 2011

If you are under 20 years of age and reside in Victoria Skills Victoria funding for these courses is available immediately.

Speak to an IBI Training Consultant Today

1300 669 786

4

Training Packages

Financial Services Industry

The financial services industry is one of the largest employers of qualified persons in Australia. If you wish to be qualified either as **Financial Advisers or Financial Planners** to deliver financial product advice and wish to be ASIC RG146 compliant should enroll in Investment Banking Institute courses listed on the ASIC Training Register.

Our course listed on the ASIC Training Register deliver the attitudes, generic knowledge and advisory skills necessary to embark on a financial services career. You can be confident that Investment Banking Institute delivers current leading edge learning outcomes.

Our courses measure up to rigorous national standards and meet all ASIC and financial services regulation requirements. Our high level of Student satisfaction is attributed to our commitment to our student feedback program which continuously improves our core activities of induction, course delivery and assessment, evaluation and job placement.

The IBI has the following nationally recognised qualifications in financial services from the **Financial Services Training Package** (FNS04):

FNS10104	Certificate I in Financial Services
FNS20104	Certificate II in Financial Services
FNS30107	Certificate III in Financial Services
FNS40107	Certificate IV in Financial Services
FNS50107	Diploma in Financial Services
FNS50804	Diploma in Financial Services (Financial Planning)
FNS60104	Advanced Diploma in Financial Services
FNS60404	Advanced Diploma in Financial Services (Financial Planning)

A Training Package is a set of nationally endorsed standards and qualifications used to recognise and assess the skills and knowledge people needed to perform effectively in the workplace. Training Packages are developed by industry through national Industry Skills Councils (ISCs) or by enterprises to meet the identified training needs of specific industries or industry sectors. ASIC, in conjunction with Financial Services Education Agency Australia (FSEAA) developed the Financial Services Training Package (FSTP). The FSTP endorses a skills-based approach to training that has established a single regime for the training requirements of the entire financial services industry in Australia. Under this single regime, all training providers must deliver training that is designed based on the same set of strict requirements from the FSTP.

The FSTP is based on a set of competency units and qualifications, which are nationally endorsed and recognised. The nationally endorsed components include the competency standards, assessment guidelines and qualifications framework. These form the basis of training and assessment in the training package and, as such, they must be used. Our courses meet the above standards of the financial services industry for financial planners and are listed on the ASIC Training Register.

Bookkeeping Industry (BAS Agent)

Becoming a certified Bookkeeper is an exciting career prospect. The Certificate IV in Bookkeeping course (FNS40207) is perfect for those already in a career as a contract Bookkeeper; for someone considering a bookkeeping career; and for those wanting to secure a nationally recognised bookkeeping certificate in case of proposed government legislative changes (see [BAS Agent](#))

The entry level Bookkeeping qualification incorporating the nationally recognised

- i. FNS30107 Certificate III in Financial Services is a pathway course to the
- ii. Certificate IV in Financial Services (Bookkeeping).

Our bookkeeping course aims to develop your skills in preparing and lodging BAS returns, as well as:

- Establishing and maintaining accounting systems
- Establishing and maintaining payroll systems
- Preparing financial statements and reports
- Maintaining asset and inventory records

Mortgage Broking Industry

The recent changes by the government to introduce minimum educational and [Australian Credit License \(ACL\)](#) licensing requirements for [Mortgage Brokers](#) providing consumer credit advice and provided an exciting career prospect. Our Certificate IV in Financial Services (Finance/Mortgage Broking) FNS40804 (Mortgage Broking) is a pathway to completing Diploma of Financial Services (Financial Planning).

This Mortgage Broking course is a formal qualification under the Financial Services Training Package and AQTF. This Mortgage Broking course constitutes the nationally recognised qualification that provides

- essential knowledge of the mortgage broking industry basic skills to work as a mortgage broker;
- understanding of the lending process and working knowledge of the relevant industry legislation;
- the necessary lead generation and client management skills required to become a successful mortgage broker;
- ASIC PS146 Tier 2 compliance;
- the required qualification allows you to be an Accredited Member of the leading mortgage broking associations. (MFAA) and the Finance Brokers Association of Australia (FBAA)).

The Mortgage Broking course consists of the following modules:

- Module 1 - Introduction to the Financial Markets
- Module 2 - The Regulators and Regulation Framework
- Module 3 - The Australian Financial Economy
- Module 4 - The Lending Process and Mortgage Loan Products
- Module 5 - Processing Loan Applications
- Module 6 - Effective Business Management for Mortgage Professionals.

Quality Management Practices - Diploma of Quality Auditing

The IBI has since June 2010 delivered from the **Business Services Training Package (BSB07)** the BSB51607 Diploma of Quality Auditing. This course is comprised of

- (BSBAUD402B) Participate in a Quality Audit
- (BSBAUD503B) Lead a Quality Audit
- (BSBAUD504B) Report on a Quality Audit
- (BSBAUD501B) Initiate a Quality Audit
- (BSBRSK501A) Manage Risk
- (BSBRSK401A) Identify Risk & apply Risk Management Processes
- (BSBMGT502B) Manage people performance
- (BSBWOR502A) Ensure team effectiveness

Career Outcomes

If you are already engaged in quality practices in industry then this course will enhance your skills. If you are looking to move into Quality Management in industry then a Diploma Quality Auditing is an ideal place to start your career. Demonstrate your leadership through this quality education program. Job roles and titles vary across different industry sectors.

Possible job titles relevant to this qualification include:

- Quality Assurance Manager
- Quality Facilitator
- Quality and Improvement Consultant
- Service Quality System Support Analyst
- Compliance Manager
- Quality Auditor
- Senior/Executive Managers

A professional from the Education & Training sector, after graduating from this course, will be qualified to conduct ISO 9001 certification, AQTF and CRICOS audits subject to Regulator processes, guidelines, registration and approval. A professional from the Education & Training sector, after graduating from this course, will be qualified to conduct ISO 9001 certification, third party audits and apply industry specific standards and legislative requirements. A professional from the Education & Training sector, after graduating from this course, will be qualified to conduct ISO 9001 certification. A professional from the Education & Training sector, after graduating from this course, will be qualified to conduct ISO 9001 certification.

5. AQF Educational Pathways

The AQF includes Guidelines on Cross-Sector Qualification Linkages that enable students to move from one qualification to another in more efficient and effective learning pathways.

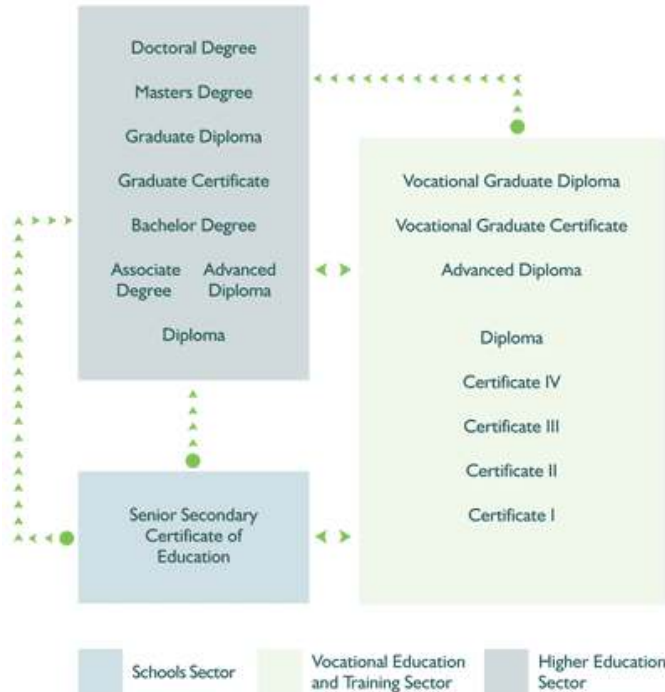
Units of Competency describe the skills and knowledge required for effective performance in a particular function or role and combined lead to a formal qualification. Each unit of competency is grouped into elements, a series of work activities or steps directed toward the achievement of the overall outcome of the unit. For each element, there are a number of performance criteria that specify the required level of performance in the workplace. The critical aspects of evidence usually reflect the performance criteria but may contain important, additional information required for demonstration of competence.

The relationship of the elements, performance criteria and critical aspects of evidence to the unit of competency is shown below.

1. Unit of Competency
 - 1.1 Element 1
 - 1.1.1 Performance Criteria 1
 - 1.1.2 Performance Criteria 2
 - 1.1.3 Performance Criteria 3

A person is considered to be competent when they demonstrate they have the requisite skills and knowledge, and are able to apply them to the level required in the relevant competency standard. A person is considered not yet competent if these elements cannot be demonstrated.

You are participating in a course of competency-based training. Qualifications are made up of Units of Competency and these skills and knowledge are divided into related categories that form national competency standards for the financial services industry.



6. Professional Programs and AQF Courses

Our Courses are designed to engage and challenge participants so that You will have the skills, knowledge and attitudes to perform in the workplace. In addition, our Course materials are continuously updated to include latest legislative changes with illustrations to explain the more complex concepts. All of IBI's Courses achieve the outcomes defined in the FSTP, the AQF and ASIC Regulatory Guide 146 (RG146).

The IBI Diploma in Financial Services (Financial Planning)/Diploma of Financial Services is listed on the ASIC Training Register as meeting ASIC's training requirements in relation to Regulatory Guide 146 (RG 146), previously called PS146. These courses are a pathway to the IBI professional programs.

The Investment Banking Institute professional advisory **programs** extends to the following specialist areas that include:

1. Corporate Finance program and
2. Investment Banking program.
3. ASX Listing Program
4. Reverse Takeovers
5. Mergers and Acquisitions
6. Joint Ventures
7. Financial Modeling
8. Taxation of Transactions

For further information about these professional programs please visit www.ibi.edu.au

7. Course Delivery & Student Resources

Course Delivery Options

Courses are delivered to Students as Distance Learning supplemented by our Classroom Workshops. **All Students of the Investment Banking Institute are enrolled as Distance Learning students that have the option of also attending workshops.**

Distance Learning

Self-paced learning is ideal if you are remotely located, returning to the industry or just can't take the time off work. If you choose to study by Distance Learning you will be assigned an experienced professional Facilitator, who will be available by telephone and email to provide speedy assessment feedback

Classroom Workshops

Students can decide to undertake our Classroom Workshops on a face-to-face basis. These Workshops Our Classroom Workshop option is a value-added learning tool and is a skill-based program moderated by Facilitators responsible for delivering and assessing knowledge and skills as well as a method to assist in the completion of the Assessment Booklet in a group setting. Students have the option of supplementing their Distance Learning studies by attending a group setting to assist them in the completion of the Assessment Booklet for the purposes of Assessment.

Our interactive classroom based Classroom Workshop Courses are the fastest way to help achieve and complete the Assessment Booklet in a tutorial environment. Training is delivered to small groups of Students in most capital cities every month and are ideal if you are new to the industry, want support and like to network. Our Facilitators are skilled at making the classroom experience interactive, providing real life examples to stimulate interest. (Please note our policy is that to be eligible to attend a Classroom Workshop, You must have received the course material at least two- 3 weeks prior to the commencement date.

Unless you make special pick-up arrangements, this will require enrolling three weeks prior to the commencement date.)

In House Training Workshops

IBI delivers private and confidential inhouse training to corporate clients upon reasonable notice and subject to minimum student numbers. Course content is customised to a client's specific industry to deliver enhanced learning outcomes whilst still maintaining ASIC and AQTF compliance standards. Please call IBI for further information and related pricing.

IBI also delivers specialist executive programs (Professional Programs) in the areas of

- i. Corporate Finance
- ii. Investment Banking
- iii. ASX Public Listings
- iv. Venture Capital
- v. Corporate Governance.

Student Resource Requirements

IBI prefers that All Students have access to a computer and a reliable internet connection. All Students can nominate an email account that is accessed on a regular basis. Email is IBI's primary method of contact with Students, however IBI do not email large files. A free web based email address (eg yahoo, gmail or hotmail) may be suitable for this purpose, so long as it is checked on a regular basis.

The requirements for Students to successfully complete each Course or Professional Program consist of three types of Content¹:

1. General Content;
2. Reference Material; and
3. Assessment Material.

¹ All Course Manuals shall be sent by Australia Post or other authorised couriers upon receipt of full payment unless otherwise agreed to by IBI.

8. Assessment (How You are assessed)

Assessment Materials is comprised of

1. Assessment Booklet
 - a. Activities (incl. multiple choice questions, written questions, Role Plays, Case Studies);
 - b. Responses to Activity Assessments; and
2. Required Reading.

All Students must, after completing the Questions, deliver a Role Play. Please use our **Guidelines** contained in the Course Materials as a framework for each specific Role Play. The Role Play Guidelines requires the student to assume the role of a financial advisor to a prospective client played by another individual and/or assessor.

Role Play (Workshop Students)- Workshop classrooms students deliver the Role Play to an Investment Banking Institute assessor at IBI training session or as set out below.

Role Play (Distance Students Only) - All Students enrolled purely by correspondence need to complete each Role Play after completing all Questions. Your delivery of the Role Play MUST be assessed. This can be done either by:

- i. an IBI assessor at an IBI training centre,
- ii. another qualified assessor approved by IBI or
- iii. you can submit your Role Play presentation to IBI on DVD/video.

IBI's Courses are designed to provide skill-based learning outcomes involving 'Activities', which may include multiple choice questions, short answer, Case Studies and Role-Plays. The Diploma of Financial Services (Financial Planning) has a number of Assessments incorporating various assessment methods and tools.

This assessment process allows Students to reinforce knowledge gained as the Courses are made practical. This assessment process replaces the formal university style examination method by providing Students with practical real-life learning outcomes.

If You choose to study by Distance Learning, You will be assigned an advisor that will be available by telephone and email to provide feedback. Once You have completed responses to all assessment activities in the Assessment Booklet, keep a digital copy or photocopy and send the originals to IBI for assessments (preferably by email). Activities are generally assessed within 10 working days. Some activities (e.g. presenting a Statement of Advice to a client) will require You to comply with the instructions in the Assessment Booklets.

Each Student is regarded by IBI as a Distance Learning Student. The Classroom Workshop option is a supplement that provides an opportunity for Students to have their knowledge and skills assessed as well as a method to assist in the completion of responses in the Assessment Booklet in a group setting that supplements learning outcomes under the Distance Learning program.

Students are required to complete a number of Activities each hour to apply and are assessed by an Assessor as to the knowledge and skills gained. Activities are generally assessed during the Course to provide You with timely feedback. If You are deemed 'not yet competent ("NYC")' in an Activity and/or Unit of Competency, You will be provided with personal coaching and given the opportunity to resubmit the Activity. If You are deemed 'not yet competent ("NYC")' in an Activity and/or Unit of Competency, written feedback will be sent back to You to provide with the opportunity to resubmit the Activity. A Statement of Attainment will be awarded once You are deemed competent in all Course Activities.

Appealing an Assessment

In rare instances, it is possible that You may wish to challenge an Assessment outcome. If this is the case, You may:

- a. speak with your Assessor in the first instance and if unresolved
- b. present the request in writing to the Head Assessor/Instructor
- c. IBI has a formal Appeals Procedure and Process of copy of which shall be provided to you upon your request.

You have the right to represent yourself at all forums where the issue is being discussed and You will have the matter heard within 5 working days. The outcomes and the reasons for it will be given to You in writing.

International Students (outside Australia)

All international students completing the course overseas (outside Australia) are required to submit their Role Play assessment presentations to IBI via the submission of a video/DVD.

9. Flexible Learning & Assessment

IBI is committed to ensuring wide accessibility of its training. As such, we recognise that literacy or numeracy problems may not, of themselves, preclude a person from successfully acquiring the competencies associated with any of our courses. Every effort will be made to assess a candidate's ability to carry out all the learning tasks and demonstrate mastery of the program competencies.

Flexible learning and assessment procedures form an integral part of our learning and assessment strategies. We customize our training and assessments to meet your specific needs and in accordance to the concept of competency-based training. Where possible, the learning activities maybe modified to compensate for trainees with literacy or numeracy skills needs. An initial assessment of a participant's literacy and numeracy skills will be made upon enrolment in a course where it is deemed necessary. If any Client or Student have any difficulty achieving competency in any module, our assessor/trainer will be happy to discuss the matter and where possible alternative learning/assessment strategies will be provided to You. IBI strives to offer training and assessment that is accessible and equitable to all individuals. A customization fee shall be liable to be paid by any Client or Student requiring Course customization unless specifically waived by IBI. All customization requires all documents to be included within Course to be delivered to IBI in a suitable digital format and is subject to final approval by IBI in its absolute discretion.

As per the Financial Services Training Package, upon the commencement of any

- i. Certificate or
- ii. Diploma

level study a student must be competent in a range of basic workplace skills that are collectively called "Industry Core units".

These Industry Core Units are covered in **DFS1 Finance Advice** course:

- FNSICGEN301B Communication in the workplace
- FNSICGEN302B Use technology in the workplace
- FNSICGEN304B Apply health and safety practices in the workplace
- FNSICGEN401B Apply principles of professional practice to work in the financial services Industry.

10.

Diploma of Financial Services FNS50107/Diploma of Financial Services (Financial Planning)



The Diploma of Financial Services / Diploma of Financial Services (Financial Planning) can be obtained by completing four Courses:

- **Financial Advice** (DFS 1)
- **Insurance (Risk Management)** (DFS 2)
- **Investments** (DFS 3)
- **Superannuation** (DFS 4)

These can be undertaken by distance learning or in the classroom workshops where it is facilitated by experienced professional trainers and financial planners to small groups of Students in most capital cities every month. The Diploma of Financial Services/ Diploma of Financial Services (Financial Planning) units of competency:

ASIC Units	
Unit of Competency Code	Unit of Competency Name
FINSASIC301B FINSASIC302B FINSASIC503ZB FINSASIC503XB FINSASIC503UB FINSASIC503TB FINSASIC503WB FINSASIC503VB	Establish client relationship and analyse needs Develop, present and negotiate client solutions Provide advice in Financial Planning Provide advice in Life Insurance Provide advice in Superannuation Provide advice in Managed Investments Provide advice in Securities Provide advice in Derivatives

Prerequisite Units	
Unit of Competency	Unit of Competency Name
FNSICADV501B FNSCOMP501B FNSICPRO502B FNSICCUS507B FNSICADV502B FNSICCUS506B FNSFMKT502B FNSFMKT503B	Provide appropriate services, advice and products to clients Comply with financial services legislation, industry and professional codes of practice Conduct research to support recommendations Record and implement client instructions Provide appropriate and timely information to clients Determine clients requirements and expectations Analyse financial market products for clients Advise clients on financial risks

Sectoral Core Units	
Unit of Competency Code	Unit of Competency Name
FNSFPLN501B FNSFPLN502B FNSFPLN503B FNSFPLN504B FNSFPLN505B	Comply with financial planning practice, ethical and operational guidelines & regulatory requirements Conduct financial planning analysis and research Develop and prepare a financial plan Implement financial plan Review financial plan and provide ongoing service

Elective Units	
Unit of Competency Code	Unit of Competency Name
FNSFPLN506B FNSFPLN507B	Meet with client to determine client requirements and expectations Provide financial planning advice

11. Advanced Diploma of Financial Services (Financial Planning) FNS60404



The Advanced Diploma of Financial Services (see below) / Advanced Diploma of Financial Services (Financial Planning) can be obtained by completing Courses namely:

- **Financial Services Compliance** (AD1COM)
- **Taxation Planning** (AD1TAX) (ADFS1)
- **Estate Planning** (AD2EP) (ADFS2)
- **Investment Planning** (AD3IP) (ADFS3)
- **Advanced Advice** (AD4AA) (ADFS4)

Skills Victoria Funding is now Available for this Course

Investment Banking Institute specialises in providing practical industry skill based Courses.

All Skills Victoria minimum payment requirements shall need to be satisfied by each eligible Student by either a Fee Exemption, Extreme Hardship (See Declaration requirements), Co-Funding Arrangement or Student payments or those made by their agents.

Courses can be undertaken by distance learning or in the classroom workshops where it is facilitated by experienced professional trainers and financial planners to small groups of Students in most capital cities every month. Upon successful completion of the four ADFS Courses 1 to 4, as well as (AD1COM) you will attain the Advanced Diploma of Financial Services (Financial Planning).

Our Advanced Diploma of Financial Services (Financial Planning) is an strategic pathway for standing with the leading financial services industry associations, including the Financial Planning Association (FPA) and the Independent Financial Advisers (IFA). An increasing number of Financial Planning Dealer Groups prefer their financial planners and advisers to have the an advanced diploma so that they are qualified to deliver personal financial advice to retail clients in relation to estate and superannuation planning, taxation planning, investment planning and complex financial planning.

(AD1COM) Financial Services Compliance delivers you with the skills and knowledge to identify the sources of compliance, financial literacy, trusts (wills) and understanding financial statements for the financial services industry.³

(ADFS 1) allows you to deliver to retail clients personal advice on taxation planning, including Income Tax, FBT, PAYG, HEC, Income, CGT, Retirement Planning, Deductions and Personal Tax Planning.

(ADFS 2) allows you to deliver to retail client personal advice on estate planning, succession planning and key man insurance.

(ADFS 3) allows you to deliver to retail clients personal advice in relation to portfolio construction, risk and return, diversification, investment styles, research and disclosure.

(ADFS4) allows you to deliver to retail clients personal advice on conducting complex financial planning research, determine complex client needs, provide comprehensive monitoring and implement innovate financial plans.

All four ADFS Courses need to be completed to achieve the units of competency required for the Advanced Diploma of Financial Services (Financial Planning).

³

Financial Services Industry Core Manual and Financial Service Compliance Course Manual (Units of Competency)
FNSFLIT502B Facilitate customer awareness of the Australian financial system and markets
FNSCOMIF001B Interpret and manage statutory, legislative and regulatory obligations for organisational compliance
FNSFLIT504B Facilitate customer understanding of personal financial statements
FNSFLIT503B Promote basic financial literacy skills
FNSPERT501B Advise clients on Trust structures
FNSPERT403B Prepare a Will

The Advanced Diploma of Financial Services (Financial Planning) includes the following units of competency:

Unit of Competency	
Sectoral Core Units Unit of Competency	Unit of Competency Name
FNSFPLN508B FNSFPLN601B FNSFPLN602B FNSFPLN603B FNSFPLN604B FNSFPLN605B FNSFPLN606B	Conduct complex financial planning research Provide technical and professional guidance Determine client requirements and expectations for clients with complex needs Provide comprehensive monitoring and ongoing service Develop complex and/or innovative financial planning strategies Present and negotiate complex and/or innovative financial plan to the client Implement complex and/or innovative financial plan
For the other Elective Units of Competency in the Advanced Diploma	Contact IBI or visit www.ibi.edu.au

****Please note that FNSASIC503ZB has five Diploma level prerequisite units (FNSFPLN501B, FNSFPLN502B, FNSFPLN503B, FNSFPLN504B, FNSFPLN505B)**

These Industry Core Units are also required (prerequisite) and are usually completed in the Diploma of Financial Services (Financial Planning) Finance Advice (DFS1) course that include:

- FNSICGEN301B Communication in the workplace
- FNSICGEN302B Use technology in the workplace
- FNSICGEN304B Apply health and safety practices in the workplace
- FNSICGEN401B Apply principles of professional practice to work in the financial services Industry.

For details concerning the units of competency for the Advanced Diploma of Financial Services (FNS60104) call IBI Training consultant.

12. Professional Industry Recognition

After completing this IBIs Advanced Diploma of Financial Services (Financial Planning) this shall allow you to join Australia's leading professional financial planning, corporate finance and investment banking association:

- **Australian Investment Banking Association (AIBA)**
www.aiba.or.au

and complete professional programs to become an authorised practitioner.

IBI Diploma and Advanced Diploma courses are formally endorsed by Australian Investment Banking Association of Australia.

Please visit www.aiba.or.au for further information.

13. Recognition Pathway

Investment Banking Institute abides by the Australian Quality Training Framework (AQTF) 2010 standards. Please download a copy of our Recognition Pathway Kit from our website. The recognition pathway allows candidates to gain recognition for existing competencies. The recognition pathway is the most relevant. (Please Credit transfer is available for no fee)

Candidates with

- i) prior training and/or
- ii) assessment of 'industry experience' and/or
- iii) other training or formal educational qualifications will be best placed to use this pathway.

If you wish to gain recognition for a unit of competency, you must provide appropriate evidence to demonstrate that you are currently competent against the performance criteria and critical aspects of evidence. The more recent your evidence, the more value it has as an indication of current competence.

Your evidence could consist of:

- Previous qualifications or formal statements of results
- internal and external correspondence which you have produced
- reports to which you have had substantial input
- minutes of meetings (which contain information on your participation and performance in specific activities)
- performance appraisal reports
- letters of appreciation from clients or work colleagues
- references from current or previous employers and • workplace awards
- involvement in project groups and/or working parties (documented details required).
- position descriptions
- video recordings/photographs of activities you have undertaken.

Your evidence will be checked by an Assessor to ensure that it:

- satisfies the performance requirements and critical aspects of evidence of the unit of competency
- is sufficient to show that you have the knowledge and skills required. However, keep in mind that the quality of your evidence is more important than the quantity. Your documentation should show evidence that you follow best practice guidelines.
- is current
- is authentic (you prepared the documentation which you are submitting as evidence).

If there is sufficient evidence in the application and supporting documentation, no further assessment may be necessary. If further assessment is required, it may take any practical form consistent with the assessment criteria for the claimed competencies and the principles of validity, reliability, flexibility and fairness. The form of assessment may be negotiated with the client and may consist of interview, written assignment, workplace assessment, exam, or other method, and will be conducted by a qualified assessor or assessment panel.

Pre 1995 Training - ASIC Regulatory Guide 146 (RG146) states that where the training undertaken by an individual is listed on the ASIC Register but was completed before 1 January 1995, the individual applying for the RPL must show that their knowledge and skills are current. This can be best achieved by evidence of ongoing training and/or supplementary 'gap' training.

Foreign Qualifications - ASIC Regulatory Guide 146 (RG146) states foreign qualifications may be accepted, however, individuals are generally required to undertake a further compliant training course on the ASIC Training Register to become familiar with the Australian regulatory system, framework and requirements.

14. Fees and Refund Policy

Fees are detailed in the Student Enrolment Forms that is available on the website www.ibi.edu.au or related websites, or upon request by emailing info@ibi.edu.au or telephone 1300 669 786.

Fees are payable to Investment Banking Institute Pty. Ltd. and can be paid by Students by:

- credit card, **IBI does not accept American Express or Diners Club Cards**
- online electronic transfer to the following banking account details:

**Investment Banking Institute Pty. Ltd.
BSB 033000 Account Number 548202**

- or by cheque made out to "Investment Banking Institute Pty. Ltd." Please post to:

**Investment Banking Institute Pty. Ltd.,
Level 2, 460 Collins Street, Melbourne, Victoria 3000**

All Students Are Distance Learning Students. IBI Policy is to provide the respective Course Manual to each student at least 4 weeks prior to the commencement of any Classroom Workshops selected by the Student so that the Required Reading can be completed. If the Student desires to accelerate this process on any grounds then IBI in its discretion has flexibility to acknowledge prior learning and/or work experiences subject to receiving independent evidence that supports the reduction in the 4 weeks timeframe which does not negate the Assessment requirement for the completion of the Required Reading.

All Course Manuals will be dispatched within 7 Business days of receipt of fees (ie clear funds) and (unless otherwise agreed). A tax invoice and Statement of Attainment will be provided upon successful completion of the Assessment for the Course. All fees must be paid and received in full prior to the issue of the attained qualifications and course materials.

Refunds

All Students are deemed to be enrolled and have commenced the course on the Date of enrollment.

All fees must be paid and received in full prior to the issue of any Statements of Attainment and Qualifications, unless otherwise agreed to between the parties in writing.

All tuition fees must be paid and received upon enrolment, in exceptional cases in full prior to the issue of the attained qualifications if consented to in writing. An administrative fee of \$100 can be charged if the credit card submitted for payment is declined due to insufficient funds or telegraphic transfer is insufficient.

An administrative fee of \$250 will be charged by IBI on the student if

- i. Telegraphic transfer of funds does not occur or is deficient by more than 5% of the total amount or
- ii. confirmation of payment is not email to IBI or
- iii. the credit card submitted for payment on the student enrolment form is declined due to insufficient funds.

Fee Refund Policy

When an applicant accepts a place offered by Investment Banking Institute Pty Ltd ABN 45 126 400 824 (IBI) by virtue of paying fees, a binding contract between the person who entered the contract and IBI comes into existence subject to the conditions below.

1. This contract is subject to the laws of the Commonwealth of Australia and the State of Victoria.
2. All refund requests, notifications of withdrawal, deferrals or leaves of absence must be made in writing addressed to the General Manager, IBI by the person who has entered into a contract with IBI.
3. Application, accommodation placement and airport reception fees are not refundable in any circumstance. Any payments refunded back to the student will attract a 10% administration charge.
4. All courses undertaken by an IBI student will be deemed to be one course, regardless of the start and finish dates.
5. Any approved refund provision will be paid by IBI in the same currency in which the fees were paid, to the person who has entered into a contract with IBI.
6. Where a person who has entered into a contract with IBI and does not start the course or withdraws from the course at any time, IBI will (in addition to those fees specified in clause 3 above) retain the cancellation amounts. All other funds held by IBI will be refunded within four (4) weeks of receipts of a written refund request from the person who has entered into a contract with IBI.

7. No Grievance Policy of IBI removes the right of a person who has entered into a contract with IBI to pursue other legal remedies. This Refund Policy does not remove the right of a person who has entered into a contract with IBI to take further action under Australia's Consumer Protection Law.

Approved refunds will be paid within 20 days of written request made by student.

All IBI fees are outlined in our Fees and Dates section.

Note: Fees and charges are quoted in Australian dollars and are subject to change without notice.

Before Commencement Date

More than 10 weeks (Full Refund minus \$500 admin fee)

More than 4 weeks & up to 10 weeks (30% tuition fees withheld plus Administration fee of \$500)

4 weeks or less (50% tuition fees withheld plus Administration fee of \$500)

After Commencement Date

Week 1 (NO REFUND)

Approved Refund / Withdrawal /Transfer (\$500 admin fee applies) (Exceptional hardship)

Classroom Workshops (subject to student numbers)

Once a Student has enrolled in a Classroom Workshop, the Student may postpone or defer by providing 10 working days notice in writing by email to admin@ibi.edu.au along with payment of \$150 deferment fee for administration. Non attendance to a Classroom Workshop will result in fees being forfeited if 10 working days notice is not provided by email to IBI. Where IBI cannot hold a Classroom Workshop at the time(s) nominated by the student on the Student Enrolment Form then IBI will nominate an alternative Classroom Workshop date within 4 weeks of the previously scheduled date.

If an alternative Classroom Workshop date cannot be provided by IBI, then the enrolment will remain a pure Distance Learning program and Students will be entitled to request a refund for any difference in fees as specified on the Student Enrolment Form between them (if any).

In addition, if IBI believes there **shall be insufficient students attending the workshop** then IBI can postpone the workshop to the next available workshop scheduled or make alternative arrangements without can rights accruing or obligations arising to any refund entitlement being made a Student.

Distance Learning

The Assessment Booklet for each Course module must be completed, submitted and received for Assessment within two years from the date on the Student Enrolment Form (unless subject to Skills Victoria minimum performance requirements). The 2 years period shall commence on the day of enrolment (regardless of the number of Modules enrolled in) by a Student (that is the time periods will run concurrently rather than consecutively). After 2 years from the date of a Students enrolment, Students may request an extension of two years to complete Assessment and receive the qualification and related certificate of completion by submitting by email to training@ibi.edu.au for consideration.

An extension past the 2 years will only be awarded for a Course if the assessments and application are received and approved along with a fee of \$450 that is paid and received by IBI.

Replacement Manuals and Certificates

A replacement fee of \$100 per Course Manual and a \$50 per Certificate will be charged and \$10 for any CD Rom or Flash Drive requested. This fee is due and payable **prior to the delivery** of the replacement item in question.

If express postal delivery for Course Manuals or Certificates is required by a Student an additional fee of \$50 shall be payable. Electronic unprintable certified versions of a Student's qualification Certificates are available (in certain circumstances at an additional cost of \$50).

Priority Pathways Program

Priority Pathways is a specialist program that can be undertaken on the following basis standard, deluxe and masters. This is the fastest and most effective way to a Guaranteed Job in Financial Services. The Program will take you through all the knowledge and practical skills you need to succeed as a Financial Services professional, from the fundamentals to advanced skills.

Students need to complete our ASIC registered Diploma of Financial Services (Financial Planning), Advanced Diploma of Financial Services (Financial Planning), Diploma of Quality Auditing and our Foundation Skills Program to be eligible to secure a Guaranteed* Job in Financial Services (other conditions apply).

Scholarship Program

Investment Banking Institute provides You the opportunity to be awarded a Scholarship to our Priority Pathways program subject to terms and conditions. For further information please visit our website on Scholarships and this Student Information Guide.

Competitions and Marketing Promotions

All Students that undertake a Course via the usage of a free voucher or Scholarships or other promotional devices remain subject to the terms and conditions of this Student Information Guide as well as the following

- i. No voucher or similar marketing offer shall be redeemable for any monetary value equivalent
- ii. No voucher shall be transferable for any other module or Course delivered by IBI
- iii. No voucher or similar marketing offer shall be replaced or extended due to it being lost, stolen, destroyed or expired or misplaced.
- iv. No voucher shall be accepted upon being surrendered if the voucher number quoted or delivered conflicts to an existing voucher number
- v. No voucher shall be valid after a period of 6 months from the date of being issued and/or received.

14. Academic Misconduct & Disciplinary Procedure

This policy sets out the minimum behavior standards we require of students.

Academic Misconduct

Academic Misconduct refers to behavior that may:

- Disrupt the learning environment,
- Be inappropriate towards a staff member or other student,
- Involve dishonesty or helping others to gain an unfair disadvantage in assessment tasks,
- Contradicts the Assessment Policies and Procedures set out in this guide,
- Result in misadventure during an examination,
- Plagiarism content from material not referenced in the bibliography,
- Copy another student's work, or
- Involve lodging work completed by another person under your name.

Plagiarism and Collusion

You are not to represent someone else's idea's work as your own. This includes:

- Not referencing other people's work
- Copies or substantially copies another student's work as your own
- Substantially paraphrasing the course materials in your assessments

You are not to undertake any behavior that purposely undermines a fair and just assessment system including:

- The submission of an assessment that has already been submitted
- Unauthorised access to assessment resources or inappropriate help from another person in relation to assessments

The above policies apply to all students that have undertaken study previously, as well as current and future students

15. Access, Equity and Anti-discrimination

IBI will not engage in discrimination towards any group or individual in any form, inclusive of: gender, race, nationality, religion, physical or intellectual disability, age, or physical disease where there is no risk to others.

This policy applies to all services and operations of the company, including recruitment, assessment, and customer services.

IBI will attempt to provide particular services to assist the training outcomes of people with special learning needs, or those facing particular difficulties. However although IBI will make every effort to accommodate the special needs of individuals, as a matter of ethical conduct it will not enroll a student if it is clear or becomes evident that it would be impossible for the student to successfully complete a particular course. In those circumstances IBI will assist the student in choosing a suitable alternative to ensure that the training needs of the student are met.

All Students have the right to receive information pertaining to their current status in a course from IBI by contacting us on 1300 669 786.

16. Welfare and Guidance

Investment Banking Institute recognises that a significant aspect of quality of training programs relies on effective support and management of student and staff welfare.

Considering this, IBI is committed to providing both students and staff with adequate access to:

- Educational, vocational, and personal counseling services;
- Guidance and support with financial requirements specifically related to training and education;
- Information relating to OH&S, equal employment opportunity and anti-discrimination policies as is appropriate and relevant; and
- In the event that required support extends beyond IBI's capabilities. IBI will source/give referral information for relevant organisations that supply required support services.

17. Grievance, Appeals & Disciplinary Action

IBI has a documented process for lodging a formal complaint/appeal if such a situation arises. In the event that Students have a grievance, then it should be submitted by email to admin@ibi.edu.au for consideration. In the event that You are not satisfied with the outcome, then Students can submit a written appeal to the Chief Executive Officer.

All formal written complaints lodged will be brought to the attention of the Chief Executive Officer or his nominee within 24 hours of being received. The complaint will be investigated within 14 days. Students have the right to appeal to an independent person or arbitrator where they have the opportunity to formally present his or her case. A written statement of the appeal outcomes will be provided, including reasons for the decision. The appeal decision will be final and both parties will be responsible to the obligations imposed by the decision.

In the event that IBI discover a matter where disciplinary action is deemed necessary (eg the Assessment Booklet does not appear to be the Student's own work), then the Student will be notified in writing of the action to be taken by IBI.

18. Legislative & Regulatory Requirements

IBI abides by the following legislative requirements;

- VRQA Regulations;
- Skills Victoria compliance obligations
- ASIC Act and Regulations;
- Corporations Act and Regulations;
- Occupational Health and Safety Act (2004) and supporting legislation;
- Privacy Act 1988 (Commonwealth);
- Anti-Discrimination Act;
- VET Act;
- Federal Privacy Act (1988); and
- AQTF 2010 standards

IBI owns or licenses all the Intellectual Property rights to all training Content and Materials retaining full copyright (all rights reserved) in Australia. No part of our training services, including Content, Materials, Activities, Assessment Materials and the Student Information Guide may be transmitted in any form or by any means, or copied or reproduced in any form or by any means (whether graphic, electronic or mechanical, including photocopying, printing, recording, or storing in an information retrieval system) without the prior written permission of IBI.

All Student records are the property of Investment Banking Institute only. The requirements of the Privacy Act will be strictly adhered to. Licensees for whom Students are authorised representatives to provide financial services may gain access to any student's file but only with the full prior permission from the relevant student.

19. Privacy

All student information will be kept strictly confidential as per the requirements of the Privacy Act and will not be released to anyone, other than the student, without the student's express permission.

However, common with many commercial websites and business operations, the Company may also collect aggregated information which tells us about you.

For example, we may collect information about the date, time and duration of visits and which pages of the Websites are most commonly accessed. This information is used by us to help to administer and improve the Websites. If you provide your Assessment Booklet (or other information eg. resume) to the Company, we may only make this available to the members of the IBI Group or our authorised Agents only by a reference number and not your name.

Personal information collected about you will be used in the course of IBI business. Certain personal information may be required by the Victorian Skills Commission or the Victorian Registration & Qualifications Authority before you can be issued with a Nationally Accredited Qualification.

CODE OF PRACTICE

RTOs are required to conduct their organisations under a 'code of practice' that guarantees a fair and equitable approach for all students, solid grievance processes and appropriately qualified staff.

We will meet the following minimum administrative and management standards.

- Ensure a person or persons with relevant qualifications and experience will undertake responsibility for the management and coordination of training delivery, assessment, verification, staff selection and professional development of the Registered Training Organisation.
- Maintain adequate and appropriate insurance including public liability, professional indemnity, and Work Cover.
- Advise the Registering Authority in writing within 10 working days of any change to the information contained in its Registration/Endorsement Application.
- Allow the Registering Authority or its agent's access to training records, delivery locations and staff for the purpose of auditing performance or verifying compliance with the Conditions of Registration/Endorsement.

- Pay the Registering Authority all registration fees within 30 days of these fees being due and payable to maintain currency of registration.
- Maintain systems for recording student enrolments, attendance, completion, assessment outcomes (including Recognition of Prior Learning), results, qualifications issued, grievances and the archiving of records.
- Treat all personal records of clients with the strictest confidentiality.
- Provide for staff and students to be able to access their own records.

20

Skills Victoria Funding

Please visit the Skills Victoria website www.skills.vic.gov.au/ for further information concerning the Securing Jobs for your Future – Skills for Victoria.

Step 1: What is your citizenship/residency status?

To be eligible you must be either:

1. an Australian citizen
2. an Australian Permanent Resident (holder of a permanent visa)
3. a holder of a Special Category Visa (sub-class 444, New Zealand citizen)
4. an East Timorese asylum seeker, or
5. a holder of a Temporary Protection Visa.

Step 2: What course are you seeking entry to?

Certificates I-IV and other accredited courses below Diploma level Victorian Training Guarantee funding will not apply to these courses until 2011, except through the special small business employee referral program, Skills for Growth.

However, funded training opportunities are still available in a wide range of courses, under the standard funding arrangements, subject to availability and eligibility.

All Certificates shall be Skills Victoria funded or Co-Funded by IBI or related party.

This Victorian Training Guarantee now applies to these courses, along with new eligibility requirements. To be eligible for a government funded place in courses at these levels you must either be:

- i. Under the age of 20 years on 1 January in the year you want to commence your course; OR
- ii. Seeking enrolment in a course accredited at a higher level than the highest qualification you already hold.

All Skills Victoria Students have 12 months to complete the Course enrolled in starting from the Commencement Date unless you have not successfully submitted over 50% of your Assessment Booklets, then the period shall be 6 months. An further extension of 6 months is available but shall require the additional payment of \$495 and/or evidence of participation or substantial completion of at least 50% of the enrolled Course.

21. Disclaimer

IBI and related entities are not responsible for the results of any action taken by the student and/or their licensee for whom the student is an authorised representative to provide financial services, on the basis of any information in the training materials, nor for any errors and/or omissions. IBI is only an education company and never delivers accounting advice, taxation advice or legal advice.

IBI expressly disclaims all and any liability to any persons or corporations in respect of anything and any consequences of anything done or omitted to be done by the student (or any person either undertaking or being involved with facilitating the training materials on behalf of the student, IBI and/or the student's licensee for whom the student is an authorised representative to provide financial services) in reliance, whether whole or partial, upon the whole or any part of the Content of the training materials/training services and any attestations made in Statements of Attainment or formal qualifications awarded by IBI - including those attesting to the ability of the student to provide general or personal advice as per the rules of ASIC Policy Statement 146 (now known as Regulatory Guide 146). It is the licensee's responsibility (for whom the student is an authorised representative to provide financial services) to ensure that the student acts within the boundaries of their authorisations and the legal requirements of the Corporations Act and Corporation Regulations for all actions undertaken, including the provision of all financial services to any persons or corporations (which includes providing general and/or personal financial product advice).

IBI do not purport to provide legal or other expert advice in the training materials or its training services and if legal or expert advice is required, then the services of a competent professional legal practitioner should be sought.

22. How to Enrol

To enroll by completing one of the following, please:

1. **Fax** all completed student enrolment forms to
Investment Banking Institute on 61 (03) 9614 2728;
2. **Mail** all completed student enrolment forms to
Investment Banking Institute Pty Ltd.

Level 2, 460 Collins Street,
Melbourne, VIC, 3000, Australia
3. Download a Student Enrolment Form www.ibi.edu.au,
4. Emailing IBI at info@ibi.edu.au or

Call IBI 1300 669 786

23. Agreement (You agree as follows)

23.1 Definitions

The following definitions apply in the Agreement (including each Schedule and Annexure) unless the context requires otherwise:

Activity means and includes questions, case studies, Role Plays, short answer and multiple choice questions and other assessment tools used to provide skill-based learning outcomes.

Advanced Diploma of Financial Services (Financial Planning) means the qualification as prescribed in the Financial Services Training Package delivered and/or offered by the IBI or its authorised agent or other third party provider.

Agent means authorised third parties that are contracted to perform functions on our behalf including Assessors, credit card processing, postal services, customer service; fulfilment, package delivery, postal mail, Content Management and related services.

Approved Course means course that leads to a formal qualification (Statement of Attainments) as prescribed in the Financial Services Training Package and other Training Packages or under an accredited course.

Approved Program means a professional program delivered and/or offered by the IBI or its authorised agent or other third party provider that do not constitute a formal qualification recognised under a National Training Package

Approved Services means the Approved Course and/or Approved Program of educational training products and services (as specified and approved from time to time) to be offered, delivered or marketed to Visitors and Students under the "IBI" name and logo and related IBI Intellectual Property purchased online or otherwise.

Approved Student means a Student that has executed the Priority Pathways Student Enrolment Form and been approved and accepted by an IBI authorised agent or representative into the selected Priority Pathways and Guaranteed Job Program.

AQF means the Australian Qualifications Framework.

AQTF means the Australian Quality Training Framework.

AQTF Standards means the Standards for Registered Training Organisations (RTOs), a set of nationally agreed standards to ensure the quality of vocational education and training (VET) services throughout Australia.

Assessment means the assessment process of an Assessor in determining the Competency of a Student by the evidence submitted in the Assessment Booklet (including the Responses to Activities and Case Studies), Role Plays and the Required Readings.

Assessment Booklet means the document that records a Student's Responses to Activity Assessments that is submitted for Assessment by the Student.

Assessment Materials includes the Assessment Booklet, Activity Questions, Responses to Activities and Required Reading.

Assessor means an individual duly qualified to determine and deliver assessment services to IBI or an approved party, that determines whether a Student is competent or not yet competent.

Business Day or Working Days or Day means a day (other than a Saturday, Sunday or public holiday) on which banks are open for general banking business.

Candidate means **Student** or **Approved Student** that has successfully completed an Approved Course or Approved Program.

Case Study means a problem solving activity that involves a set of facts.

Certification means the non award industry certified program by approved organisations.

CFP1 or Mergers & Acquisitions means the program offered under the Corporate Finance Program dealing with mergers and acquisitions.

CFP2 or Business Finance means the program offered under the Corporate Finance Program dealing with business finance.

CFP3 or Public Listings means the program offered under the Corporate Finance Program dealing with ASX public listing process.

CFP4 or Corporate Governance means the program offered under the Corporate Finance Program dealing with Corporate Governance.

Competency or Competence means the judgment by the Assessor that the Student has achieved the standard required under the relevant knowledge and skills expressed in each Unit of Competency for a qualification or part thereof.

Commencement Date means the date the Course Materials are delivered to the Students by IBI or its authorised Agent or the date of enrolment is executed, whichever is the earlier.

Co-Funding Arrangements means a funding arrangement whereby payments are made by a third party on behalf of the eligible Skills Victoria Student (that has submitted an eligible enrolment form) that satisfies minimum payment obligations under the Skills Victoria Agreement (between IBI and The Victorian Skills Commission (VSC))

Confidential Information means the information which relates to the Company or its related parties, other member of the Company group, the Business (including, the financial details of each Customer, business model of the Company group) which is disclosed to the Student by or on behalf of the Company or which is otherwise acquired by the Student directly or indirectly from Company or which otherwise comes to the knowledge of the Student, whether the information is in oral, visual or written form or is recorded in any other medium.

Classroom Workshop or Workshops means an intensive skill-based tutorial based program moderated by a interactive Facilitator qualified to deliver and assess Student's knowledge and skills and assist Students in developing Responses to Activities in a group setting.

Content or Material means all of a Course's or a Program's photos, text, pictures, sound, works of authorship, graphics, video, electronic customer details and other data supplied and collected by the parties in digital format or otherwise.

Corporate Advisor means an adviser that delivers financial advice to business and company owners or executives thereof rather than to an individual person in their personal capacity.

Course or Course Content or Program Content means General Content, Reference Material and Assessment Material contained in each respective Course Manual.

Course Manual or Program Manual means a hard copy of the respective Course Content contained in the folder provided to Students directly or indirectly.

Corporate Finance Program means the courses and modules set out in the Corporate Finance Program Student Enrolment Form (as amended from time to time).

Corporate Finance Program Student Enrolment Form means the student enrolment form available from IBI Information Session or as directed by IBI to register for the (non award) program in corporate finance.

Credit transfer means the assessment of the initial course or subject that the individual is using to claim access to, or the award of credit in, the destination course to determine the extent to which it is equivalent to the required learning outcomes, competency outcomes, or standards in a qualification.

Customer or Student or You or Your or Applicant means an independent third party individual that is a Student of the IBI Group and/or IBI and acquires and/or subscribes directly or indirectly to receive Approved Services under a Customer Agreement (deemed to be based on the Term and Conditions set out in the Agreement).

Day or day means (as the context requires) the number of full training days for face to face facilitated workshops subject to completion of Pre-Reading by a Student.

Deposit means the non-refundable payment of the total Fees payable by a **Student** or **Approved Student** for a **Course** or **Program**.

Deluxe Pathway or Deluxe Program or Deluxe means the pathway program selected by a Student that includes the Diploma of Financial Services (Financial Planning), Advanced Diploma of Financial Planning, Foundation Skills Program and related services (as amended from time to time).

Distance Learning or Distance Education or Correspondence means the education delivery method that Investment Banking Institute or its authorised representative use to deliver Approved Courses and/or Approved Programs to Students, that can be, supplemented by the Classroom Workshops by Students.

Financial Services or Financial Services Industry means financial markets that include the debt market, equity markets, banking market, insurance market, stock exchange and corporate finance market.

Financial Advice or DFS 1 means the Course in general advice and personal advice.

Financial Advisers means qualified individuals that provide general and/or personal advice only on specific financial products and services.

Financial Planners means qualified individuals that provide general and/or personal advice on a holistic (broader) range of financial products and services.

Facilitator or Lecturer or Instructor means an individual approved by IBI to delivery intensive tutorial services to assist Students in developing, understanding and completing the Responses to Activities to the Course and/or Programs.

Fee means amount(s) paid or payable by a Student (or Payor) to IBI or its related party based on the Course or Program selected and enrolled in by a Student.

Foundation Skills Program means the instructor led training program involving the development of employability skills and practical application of the skills and knowledge gained from the completion of the Diploma of Financial Services (Financial Planning) or other related qualifications or courses or Programs in a practical environment.

General Support Services are assessor services and related services provided by IBI and its authorised representatives to a Student on submitted Assessments submitted.

General Content means the information provided that satisfies the requisite units of competency under the AQF, AQTF and AQTF Standards (including footnote references).

Graduation Day means the day IBI issues or awards the Qualification and/or statement of attainment and/or Certification to the Student.

Guaranteed Job or Job Placement Guarantee means the services relating to the job placement (offer of employment or contract of services) of the Approved Student in the Financial Services industry within 4 month of Graduation guaranteed by IBI subject to the terms and conditions in the Priority Pathways Student Enrolment Form.

Guaranteed Job Program means the services offered by IBI under Priority Pathways.

Job Placement Assistance Guarantee or Job Placement Assistance means the guarantee from IBI to provide assistance to obtain employment in the financial services to a Priority Pathways graduate.

IBI or Investment Banking Institute means Investment Banking Institute Pty Ltd (ABN 45 126 400 824) or its nominee (as amended from time to time).

IBP1 or Securitisation means the program offered under the Investment Banking Program dealing with the securitisation process.

IBP2 or Management Buy Outs means the program offered under the Investment Banking Program dealing with the management buyout process.

IBP3 or Private Equity means the program offered under the Investment Banking Program dealing with the private equity process.

IBP4 or IPO Case Study means the program offered under the Investment Banking Program dealing with the Initial Public Offering Process in Australia.

Investment Banking Program Student Enrolment Form means the student enrolment form available from IBI Information Session or as directed by IBI to register for the (non award) program in investment banking.

Identifying Marks means all signs, logos, slogans, designs, colour schemes and patterns and any other features associated with the Company or other member of the IBI Group.

Intellectual Property means any intellectual or industrial property owned, licensed or used by the IBI Group and/or IBI (as amended from time to time) or has been granted any rights in respect of from time to time, including:

- (a) a patent, trademark or service mark, copyright, registered design, trade secret, moral rights or confidential information;
- (b) a licence or other right to use or to grant the use of any of the foregoing or to be the registered proprietor or user of any of the foregoing;
- (c) the Trademarks (registered or unregistered trademarks including "IBI" and other related trademarks;
- (d) the name 'Investment Banking Institute' (and any other names which are substantially similar) or related names;
- (e) the intellectual property attaching to the Website(s); and
- (f) the intellectual property attaching to this Agreement, the and any manuals or other documents provided by or on behalf of the Company.

Information Session means a seminar or event on Courses and Programs of IBI attended by prospective Students.

Priority Pathways or Pathways means the Standard, Deluxe and Masters pathways available to Approved Students as set out in the Priority Pathways Student Enrolment Form.

Priority Pathways Student Enrolment Form means the enrolment form containing the terms and conditions to the Foundation Skills Program, Guaranteed Job Program and/or Job Placement Assistance available to attendees of an Information Session or as directed by IBI.

License or Licence means the non exclusive agreement or restricted delivery and use of the digital formatted Course Content, (or part thereof) to Students, between any approved LMS provider (or related party) and IBI that allows IBI to terminate in its sole discretion by providing 7 days written notice to the other party.

IBI Group means the group of companies that has Campus Education Group Pty Ltd (or its successor in title) as the holding company and subsidiaries thereof.

Instalment Plan or Payment Plan means the payment plan arrangement agreed to between IBI or its authorised agent and the Student to pay a Deposit of approximately 25% and the balance of the Fees over a period of time ranging from 6 months to 24 months.

Insurance or DFS 2 means the Course in the specialist knowledge area of insurance.

Investments or DFS 3 means the Course in the specialist knowledge area of investments.

LMS or Learning Management System means the electronic learning system or that of an approved supplier of the electronic learning system.

Masters Pathway or Masters Program or Masters means the pathway program selected by a Student that includes the Diploma of Financial Services (Financial Planning), Advanced Diploma of Financial Planning, Corporate Finance Program, Foundation Skills Program and related services (as amended from time to time).

Module(s) or Course Unit(s) means a part or individual unit or module of a Course or Program that collectively comprise a Course Manual or Program Manual.

Password means the 12+ character alphanumeric string that is submitted and accepted together with the User Name by the Website for a Visitor to enter into their Student Care Centre (or as otherwise provided).

Permitted Purpose means the use of the Confidential Information in accordance with the terms and conditions of this Agreement.

Pre-Reading means the reading and re-reading of the Course Manual and related reference materials undertaken by Students prior to the commencement of any Workshops.

Privacy Statement or Privacy Policy means the Company's statement and guidelines as to the privacy obligations pertaining to a Student's Personal Information (To view our Privacy Policy please refer to our Website).

Programs mean the Corporate Finance Program or Investment Banking Program.

Qualification means a qualification issued to a Student once Competency is demonstrated across a set of pre-determined Units of Competency at the required standard as required under the Training Package.

Reference Material includes required reading that supports and complements, the General Content for Students to obtain the competencies required to deliver financial planning advice to their Students (includes general information, reports on the Australian economy, publications from ASIC and other regulatory authorities and industry research and publications (e.g. investment reports, product disclosure statements and research reports);

Response to Activities or Response includes Student's submission(s) and/or resubmission(s) of answers or responses to Activity Questions set out in the Assessment Booklet or as otherwise directed by IBI.

Required Reading or Pre-reading means and includes the reading, pre-reading and analysis of the General Content, Reference Material and Assessment Material.

Role Play Means a demonstration of Skills and knowledge in a structured delivery in accordance with the guidelines by a Student to an Assessor in a simulated environment.

RTO or Registered Training Organisation is an organisation that has been registered by a State or Territory recognition authority to deliver training and/or conduct assessments and issue nationally recognised qualifications in accordance with the Australian Quality Training Framework.

Scholarship or Scholarship Program means the scholarship award, granted by IBI, to a successful applicant subject to the Scholarship Award Conditions.

Scholarship Award Conditions means all terms and conditions pertaining to the award of scholarship(s) including commencement within 1 month of written notification of the award (by email), non transferability, successfully completed within 3 months and subject to payment of other incidental costs (as amended from time to time in the discretion of IBI).

Skills Victoria Funding means the terms and conditions set out in the agreement between IBI and The Victorian Skills Commission (VSC) that includes **minimum payment amount requirements satisfied by each eligible student by Fee Exemptions, Extreme Hardship (See Declaration requirements), Co-Funding Arrangement or Student payments or those made by their agents.**

Standard Pathway or Standard Program or Program means the pathway program selected by a Student that includes the Diploma of Financial Services (Financial Planning), Foundation Skills Program and related services (as amended from time to time).

Statement of Attainment means formal certification in the vocational educational training sector by an RTO under the AQTF that a student has achieved partial qualification, one or more units of competency from a Nationally endorsed training package or all the units of competency or modules comprising learning outcomes for an accredited Course that does not meet the requirements for a qualification.

Student or Delegates or You means a visitor to the Website that has completed and/or submitted a completed Student Enrolment Form and agreed to pay and/or paid the respective fees (including Student emails sent and received by IBI or its related parties).

Skills Victoria Student means a Student that means the Skills Victoria eligibility criteria for Skills Victoria Funding.

Student Enrolment Forms includes the **Diploma of Financial Services (Financial Planning) Student Enrolment Form, Priority Pathways Student Enrolment Form, Corporate Finance Program Student Enrolment Form and Investment Banking Program Student Enrolment Form** and any other enrolment forms developed from time to time.

Student Enrolment Form or Priority Pathways Student Enrolment Form or Corporate Finance Program Student Enrolment Form or Investment Banking Program Student Enrolment Form (as the context requires) means the document that lists personal information that is completed, signed and submitted by a Student that crystallises a legal relationship between Investment Banking Institute Pty Ltd and the **Student** subject to the receipt of payment of Fees.

Student Care Centre or Student Support or Support means the exclusive, private, proprietary, secure, online electronic file and interface (including Student emails sent and received by IBI or its related parties) that provides access and privileges to Students to receive Consultation Services, Assessment feedback, administration services and/or disclose, display, change, update their Personal information (subject to Privacy Regulations), access our information and subscribe to our Support Services online (including the World Wide Web).

Superannuation or DFS4 means the Course in the specialist knowledge area of superannuation.

Upfront Payment means payment by the Student or Approved Student and/or Payor of the Fees that entitles them to a discount from IBI as amended from time to time.

User Name means the 12+ alphanumeric characters nominated by the individual visitor to the Website that is entered into, submitted by the Student and utilised as the protection mechanism for information contained in the Student's Student Care Centre confidential.

Visitor means an individual person that visits and browses the Website but may or may not be a Student.

Website includes the interface, functionality, Content and Work Product made available on pages under the domain name www.ibi.edu.au and related domains and sub-domains (as amended from time).

WorkConnect or Work Connect means the service that allows Approved Students or Candidates and prospective employers to register on the Website.

WorkConnect Terms and Conditions means the terms and conditions set out in various documents on the IBI Website (as amended from time to time).

WorkConnect Member means a student that is and/or has undertaken an IBI Course.

WorkConnect Associate Member means a individual or prospective employer that has registered on the WorkConnect registry but have not undertaken an IBI Course.

23.2 Interpretation

Headings are for convenience only and do not affect interpretation. The following rules apply unless the context requires otherwise.

- (g) The singular includes the plural and conversely.
- (h) A gender includes all genders.
- (i) If a word or phrase is defined, its other grammatical forms have a corresponding meaning.
- (j) A reference to a person, corporation, trust, partnership, unincorporated body or other entity includes any of them.
- (k) A reference to a Clause, Schedule or Annexure is a reference to a clause of, or a schedule or annexure to, this Agreement.
- (l) A reference to an agreement or document (including a reference to this Agreement) is to the agreement or document as amended, varied, supplemented, novated or replaced, except to the extent prohibited by this Agreement or that other agreement or document and, for the avoidance of doubt, a reference to this Agreement includes the Schedules and Annexures.
- (m) A reference to a party to this Agreement or another agreement or document includes the party's successors, permitted substitutes and permitted assigns (and, where applicable, the party's legal personal representatives).
- (n) A reference to legislation or to a provision of legislation includes a modification or re-enactment of it, a legislative provision substituted for it and a regulation or statutory instrument issued under it.
- (o) A reference to conduct includes an omission, statement or undertaking, whether or not in writing.
- (p) A reference to an agreement includes any undertaking, deed, agreement and legally enforceable arrangement, whether or not in writing, and a reference to a document includes an agreement (as so defined) in writing and any certificate, notice, instrument and document of any kind.
- (q) A reference to dollars and \$ is to Australian currency (unless specified otherwise).
- (r) A reference to a right or obligation of any two or more persons confers that right, or imposes that obligation, as the case may be, jointly and severally.
- (s) The meaning of general words is not limited by specific examples introduced by includes, including, such as, in particular, or for example, or similar expressions.

Nothing in this Agreement is to be interpreted against a party solely on the ground that the party put forward this Agreement or any part of it.

23.3 Consents or approvals

If the doing of any act, matter or thing under this Agreement is dependent on the consent or approval of a party or is within the discretion of a party or if under this Agreement an act, matter or thing may be done by a party, the consent or approval may be given or the discretion may be exercised or the act, matter or thing may be done conditionally or unconditionally or withheld by the party in its absolute discretion unless express provision to the contrary has been made.

23.4 Intellectual Property Rights

The Information displayed on the Website is copyright protected and all rights are reserved by the Company. You may use this Information personally including the temporary copy held in a computer's cache and a sole permanent copy for Your personal reference, the material may not otherwise be used, copied, reproduced, published, stored in a retrieval system, changed or transmitted in any form or by any means in whole or part (except where such use constitutes fair dealing under the Copyright Act or except where expressly permitted to do so) without the prior written approval of the Company or its appropriate approved supplier or licensor.

23.4.1 Company Grants Student a Revocable Restricted Licence to Website

The Company grants to You a revocable restricted license to display our Content on the computer that You access the Website from, but only for, a nonprofit purpose, personal use or for educational purposes only, subject to You and/or Your related party agreeing:

1. not to modify the Content or Work Product, and

2. to use best endeavors to prevent our copyright being breached.

23.4.2 Trade Marks

Adobe, the Adobe logo, Acrobat and "Get Acrobat Reader" logo are trademarks of Adobe Systems Incorporated, and related intellectual property of Microsoft and Apple Computer © group of companies. Other trademarks may be displayed on the website from time to time which may belong to third parties. No permission has been provided directly or indirectly, to reproduce or publish (by any individual person) other than the restricted license granted hereunder pursuant to this Agreement to the Company's logo and related trademarks. Without the express written permission of the Company no Intellectual Property is to be reproduced by the Student or Visitor.

23.5 Electronic Communication

The Company is a professional education and training provider that delivers Approved Products and Services via the World Wide Web utilising the capabilities of the Internet and electronic mail (email) to operate and conduct arrangements and commercial dealings. You hereby are deemed to agree that the sending of emails is a central procedure/process in conducting these dealings between You and the Company and/or FS Training Australia. To the strongest possible position in law You hereby agree and/or deemed to consent to communicating with the Company electronically (by email), unless otherwise agreed to in writing, and that such form of communication shall satisfy the legal elements to give rise to the creation of a legal contract even if this contract may or may not have been legally executed.

23.6 Governing law

This Material (including this Agreement) shall be governed and construed by the laws applicable to Victoria and Australia and the parties submit to the exclusive jurisdiction of the courts of Victoria and Australia and in respect of any dispute arising under this document or its implementation or enforcement.

23.7 IBI Group Shares

In consideration of You becoming a Student of IBI you may be entitled upon the Listing of the IBI Group shares at a discount subject to certain conditions. For further information contact IBI.

24. Promotions

The IBI Price Beat Guarantee

If you find a published Classroom Course on another website that is lower than the lowest available comparable IBI price on www.ibi.edu.au and you purchase the course, we will beat that lower course price by 5%, provided we can verify the lower course price when you call to book.

Terms and Conditions

- This offer applies only to Classroom Course offered by IBI in Sydney and Melbourne
- You must notify IBI of the details of the lower course price, including the address of the website where you found it, when you call to purchase your IBI Price Beat Guarantee Classroom Course.
- The other provider's lower course price must be available when you call the IBI, through a website available in the English language and of the same currency, so we can verify the price.
- The comparable IBI price must also be available at the same time.
- The promotion can only be used when identifying a lower course price prior to booking (enrolling). Claims cannot be made after enrolment has taken place.
- For the purpose of verifying the fare difference, all applicable surcharges, fees, and taxes and additional amounts charged in relation to making a booking will be included.
- Upon verification of the other education provider course price is lower, IBI will make available for purchase the applicable comparable IBI Course at a price 5% below the other price. You must pay for the IBI Course at the time of making the claim – we will not put bookings (enrolments) on hold for later payment.
- You may purchase up to a maximum of 5 IBI Courses when making a claim under this promotion, provided that you can demonstrate that the number of Courses you claim from IBI are available at the applicable lower fare on another airline.
- You cannot book (enrol) in an IBI Course for attendance within 3 weeks of booking under this promotion.
- This promotion is valid for enrollments made 1 December 2008 to 28 February 2011.