



TERMS & CONDITIONS FOR ADMISSION

VALIDITY & LEGALITY

The school is referred to as TALK herein. These Terms and Conditions for Admission supersede all previous agreements and versions of the Terms and Conditions for Admission, and are subject to the law of the State of Florida, USA. Only this English version is legally binding. Separate and different terms and conditions apply to Group and Family Packages.

VISAS

TALK is authorized by the US Federal Government to enroll non-immigrant students. Eligible students are required to prove financial responsibility (by providing TALK with either a bank statement, bank letter, or a letter of financial support from a company or sponsor) and enroll in programs of 20 lessons (18 clock hours) or more per week. F-1 visa applicants are required by Immigration & Customs Enforcement (ICE) to pay a one-time SEVIS fee (currently US \$200.00). The SEVIS fee is paid directly to ICE via the Internet. Students must comply with the visa requirements to remain in status in the USA. Minimum enrollment for transfer students is 4 weeks.

HOW TO APPLY

Students may apply through digital media (website, Facebook, etc.), in person, or through a TALK Representative. Students (or their parent or legal guardian if under the age of 18) must complete and sign the Application for Admission and submit a non-refundable Application Fee of US \$150.00.

APPLICATION CONFIRMATION & PAYMENT

TALK will send a written Application acknowledgement, Course Confirmation and Invoice, within three working days of receiving the Application for Admission and Application Fee. Details of accommodations and airport transfer (if requested) will be sent as soon as they are available. In the unlikely event that TALK does not accept the student's application, all monies paid will be refunded in full.

The Invoice must be paid no less than 30 days prior to the course start date. Fees are calculated in complete weeks and part of a week is counted as a full week.

If the Student's course or accommodations start date is more than nine months after the Student's application date, the prices as published at the course or accommodations start date will apply for the unpaid portion of the fees.

METHODS OF PAYMENT

Application Fee and course fees can be paid in one of the following ways:

1. By international credit card (American Express, Visa or MasterCard),
2. By direct transfer from your bank to ours, to: TALK International, c/o Wells Fargo Bank, Galleria Branch, Fort Lauderdale, FL 33304 - USA Account Number 20 000 256 225 13 Swift Number WFBILUS6S (for International use only)
3. By check (in US Dollars and drawn on a US bank), or by International Money Order or Traveler's Check. By providing a check, TALK has the option and the Maker authorizes TALK to process an electronic fund transfer. In the case of a returned check, an additional \$50 processing fee will be incurred and only credit card or bank check will be accepted; or
4. Through a TALK Representative.

PAYMENT PLANS (if applicable)

All students on a payment plan are subject to the terms and conditions of their payment plan.

REFUND DUE DATES

1. If an applicant never attends class or cancels prior to the course start date, all refunds due will be made within 45 days of the course start date or the date of cancellation, whichever is earlier;
2. For an enrolled student, the refund due will be calculated using the last date of attendance (LDA) and be paid within 45 days from the date of determination (DOD).
Date of Determination (DOD): The date: (1) the student gives notice of withdrawal to the

institution, (2) the institution administratively withdraws the student; or (3) the date the institution terminates the student due to the student's failure to adhere to the institution's attendance, conduct, or student progress policy.

CHANGE REQUESTS

TALK reserves the right to charge a Change Fee of US \$100.00 (payable at the time the request is made):

1. Each time the course, accommodation or center is changed, postponed or cancelled after TALK has confirmed the initial enrolment. Additionally, when a change request for a previously confirmed accommodation is received less than 14 days in advance of the scheduled arrival date, an equivalent week's accommodation penalty fee will be charged.
2. If a student requests a change of school location, course dates, accommodation or program type after course start date, a minimum of 4 weeks' notice is required. If changing to a location or program with lower fees, the difference in fees will not be refunded. If changing to a more expensive location or program, the difference in fees will be charged. Students will not be charged a change fee for upgrading or extending their course, provided they do not change their center.

TALK is not obliged to fulfill any change request.

CANCELLATION POLICY

1. If an applicant is rejected for enrollment by TALK, or if a prospective student has his/her visa application rejected, a full refund of all monies paid, less non-refundable charges and any actual housing costs incurred by TALK, will be made.
2. If TALK cancels a program subsequent to a student's enrollment, TALK will refund all monies paid by the student.
3. Cancellation Prior to the Start of Class or No Show: Except under the circumstance identified in # 4 below, if an applicant accepted by TALK cancels prior to the start of scheduled classes or never attends class (no show), TALK will refund all monies paid, less any actual housing costs incurred by TALK and a maximum total of US \$500 (\$250 for California Schools) identified non-refundable charges including any application/registration fee, courier fees, and travel insurance, if such charges are clearly noted in the enrollment agreement as being non-refundable.
4. Cancellation Prior to the Start of Class or No Show. If an applicant accepted by TALK enters the United States on an I-20 obtained through TALK or receives a TALK change of status I-20 and subsequently cancels prior to the start of scheduled classes or never attend class (no show), TALK will retain:
 - For a program of less than 12 weeks, the tuition charges for four weeks, actual housing costs incurred by TALK, and a maximum total of \$500 (\$250 for California Schools) for non-refundable charges including any application/registration fees, courier fees, and travel insurance.
 - For a program of 12 weeks or more, the tuition charges for six weeks, any actual housing costs incurred by TALK and, a maximum total of \$500 (\$250 for California Schools) for non-refundable charges, including any application/registration fee, courier fees, and travel insurance.

WITHDRAWAL OR TERMINATION AFTER START OF CLASS:

TUITION REFUNDS/MODIFICATION TO PAYMENT AGREEMENTS

Students are required to pay in cash for the entire period of enrollment or agree to be financially obligated for the same period of enrollment by entering into a recurring payment agreement (and take advantage of the reduced pricing for longer periods of enrollment). The Period of Financial Obligation is the period for which the student is legally obligated to pay for the enrollment period to which it relates. The Period of Financial Obligation always equals the enrollment period and cannot exceed 12 months. Refunds or modifications to the recurring payment agreement may only be done as follows:

1. Discounted Tuition: Used weeks of discounted tuition (including promotional discounts of any type) and waived and/or discounted fees will be charged back to the student at the published rate when any refund or modification to the recurring payment agreement is calculated.