



## Investment Banking Institute Business School - Terms of Use - Service

Welcome to IBIBS, the Investment Banking Institute Business School, a global leader in Investment Banking education. Our Investment Banking courses specialise in the transactional disciplines of Investment Banking.

**IBIBS is governed by Tertiary Education Quality and Standards Agency (TEQSA) and against the Higher Education Standards framework (please visit [www.teqsa.gov.au](http://www.teqsa.gov.au)).**

Please refer to the following IBIBS documents for further information:

- **Student Diary & Prospectus**
- **Diploma of Commerce** (TEQSA Course Code CRS1201456)
- **Associate Degree of Finance** (TEQSA Course Code CRS1201455)
- **Bachelor of Investment Banking** (TEQSA Course Code CRS12001454).

Please also refer to [www.ibibs.edu.au/policies](http://www.ibibs.edu.au/policies))

### 1. Your Acceptance to IBIBS Terms of Service

By using and/or visiting the [www.ibibs.edu.au](http://www.ibibs.edu.au) website or related websites (the "Website"), you hereby consent to be bound by these terms of use (the "Terms of Service" or "Terms of Use") as well as IBIBS's Privacy notice incorporated here by reference and other IBIBS policies and procedures. If you do not agree to any of these terms please do not use the Website.

Please note that the Investment Banking Institute Business School Pty Ltd (ABN 46 142 988 921) (the "Company") is approved to develop and deliver Higher Education courses (the "Approved Courses") subject to our terms and conditions set out herein and related documentation.

Although we may attempt to notify you when major changes are made to these Terms of Service, you should periodically review the most up-to-date version from this Website. IBIBS may, in its sole discretion, modify or revise these Terms of Service and policies at any time, and you agree to be bound by such modifications or revisions. Nothing in this Agreement shall be deemed to confer any third-party rights or benefits.

### 2. IBIBS Website

A. These Terms of Service apply to all users of the IBIBS Website, including users who are also contributors of content, information, and other materials or services on the Website. The IBIBS Website includes all aspects of IBIBS, including but not limited to all software and Approved Courses and related services offered via the website such as the IBIBS channels and other applications.

B. IBIBS Website may contain links to third party websites that are not owned or controlled by IBIBS. IBIBS has no control over, and assumes no responsibility for, the content, privacy policies, or practices of any third party websites. In addition, IBIBS will not and cannot censor or edit the content of any third-party site. By using the Website, you expressly relieve IBIBS from any and all liability arising from your use of any third-party website.

C. Accordingly, we encourage you to be aware when you leave the IBIBS Website and to read the terms and conditions and Privacy Statement of each other website that you visit.

### 3. IBIBS Accounts (My.IBIBS)

A. In order to access some features of the Website, you will have to create an IBIBS account and become a Registered User. You may never use another's account without permission. When creating your account, you must provide accurate and complete information. You are solely responsible for the activity that occurs on your account, and you must keep your account password secure. You must notify IBIBS immediately of any breach of security or unauthorized use of your account.

B. Although IBIBS will not be liable for your losses caused by any unauthorized use of your account, you may be liable for the losses of IBIBS or others due to such unauthorized use.

#### 4. General Use of the Website -- Permissions and Restrictions

IBIBS hereby grants you permission to access and use the Website as set forth in these Terms of Service, provided that:

A. You agree not to distribute in any medium any part of the Website, including but not limited to User Submissions (defined below), without IBIBS's prior written authorization.

B. You agree not to alter or modify any part of the Website, including but not limited to IBIBS's related technologies.

C. You agree not to access User Submissions (defined below) or IBIBS Content through any technology or means other than the content pages of the Website itself, or other explicitly authorized means IBIBS may designate.

D. You agree not to use the Website, for any commercial use, without the prior written authorization of IBIBS. Prohibited commercial uses include any of the following actions taken without IBIBS's express approval:

- sale of access to the Website or its related services on another website;
- use of the Website or its related services for the primary purpose of gaining advertising or subscription revenue;
- the sale of advertising, on the IBIBS website or any third-party website, targeted to the content of specific User Submissions or IBIBS content;
- and any use of the Website or its related services (such as the Embeddable player) that IBIBS finds, in its sole discretion, to use IBIBS's resources or User Submissions with the effect of competing with or displacing the market for IBIBS, IBIBS content, or its User Submissions.

F. If you use the IBIBS on your website, you must include a prominent link back to the IBIBS website

H. You agree not to use or launch any automated system that accesses the Website in a manner that sends more request messages to the IBIBS servers in a given period of time than a human can reasonably produce in the same period by using a conventional on-line web browser. Notwithstanding the foregoing, IBIBS grants the operators of public search engines permission to use spiders to copy materials from the site for the sole purpose of and solely to the extent necessary for creating publicly available searchable indices of the materials, but not caches or archives of such materials. IBIBS reserves the right to revoke these exceptions either generally or in specific cases. You agree not to collect or harvest any personally identifiable information, including account names, from the Website, nor to use the communication systems provided by the Website (e.g. comments, email) for any commercial solicitation purposes. You agree not to solicit, for commercial purposes, any users of the Website with respect to their User Submissions.

I. In your use of the website, you will otherwise comply with the terms and conditions of these Terms of Service, IBIBS Community Guidelines, and all applicable local, national, and international laws and regulations.

J. IBIBS reserves the right to discontinue any aspect of the IBIBS Website at any time.

#### 5. Your Use of Content on the Site

In addition to the general restrictions above, the following restrictions and conditions apply specifically to your use of content on the IBIBS Website.

A. The content on the IBIBS Website, except all User Submissions (as defined below), including without limitation, the text, software, scripts, graphics, photos, sounds, music, contents, interactive features and the like ("Content") and the trademarks, service marks and logos contained therein ("Marks"), are owned by or licensed to IBIBS, subject to copyright and other intellectual property rights under the law. Content on the Website is provided to you AS IS for your information and personal use only and may not be downloaded, copied, reproduced, distributed, transmitted, broadcast, displayed, sold, licensed, or otherwise exploited for any other purposes whatsoever without the prior written consent of the respective owners. IBIBS reserves all rights not expressly granted in and to the Website and the Content.

B. You may access User Submissions solely:

- for your information and personal use;
- as intended through the normal functionality of the IBIBS Service; and
- for Streaming ("Streaming" means a contemporaneous digital transmission of an audiovisual work via the Internet from the IBIBS Service to a user's device in such a manner that the data is intended for real-time viewing and not intended to be copied, stored, permanently downloaded, or redistributed by the user. Accessing User

Contents for any purpose or in any manner other than Streaming is expressly prohibited. User Contents are made available "as is.")

C. User Comments are made available to you for your information and personal use solely as intended through the normal functionality of the IBIBS Service. User Comments are made available "as is", and may not be used, copied, reproduced, distributed, transmitted, broadcast, displayed, sold, licensed, downloaded, or otherwise exploited in any manner not intended by the normal functionality of the IBIBS Service or otherwise as prohibited under this Agreement.

D. You may access IBIBS Content, User Submissions and other content only as permitted under this Agreement. IBIBS reserves all rights not expressly granted in and to the IBIBS Content and the IBIBS Service.

E. You agree to not engage in the use, copying, or distribution of any of the Content other than expressly permitted herein, including any use, copying, or distribution of User Submissions of third parties obtained through the Website for any commercial purposes.

F. You agree not to circumvent, disable or otherwise interfere with security-related features of the IBIBS Website or features that prevent or restrict use or copying of any Content or enforce limitations on use of the IBIBS Website or the Content therein.

G. You understand that when using the IBIBS Website, you will be exposed to User Submissions from a variety of sources, and that IBIBS is not responsible for the accuracy, usefulness, safety, or intellectual property rights of or relating to such User Submissions. You further understand and acknowledge that you may be exposed to User Submissions that are inaccurate, offensive, indecent, or objectionable, and you agree to waive, and hereby do waive, any legal or equitable rights or remedies you have or may have against IBIBS with respect thereto, and agree to indemnify and hold IBIBS, its Owners/Operators, affiliates, and/or licensors, harmless to the fullest extent allowed by law regarding all matters related to your use of the site.

## **6. Your User Submissions and Conduct**

A. As an IBIBS account holder you may submit requests for information ("User Content") and textual content ("User Comments"). User Contents and User Comments are collectively referred to as "User Submissions." You understand that whether or not such User Submissions are published, IBIBS does not guarantee any confidentiality with respect to any User Submissions.

B. You shall be solely responsible for your own User Submissions and the consequences of posting or publishing them. In connection with User Submissions, you affirm, represent, and/or warrant that: you own or have the necessary licenses, rights, consents, and permissions to use and authorize IBIBS to use all patent, trademark, trade secret, copyright or other proprietary rights in and to any and all User Submissions to enable inclusion and use of the User Submissions in the manner contemplated by the Website and these Terms of Service.

C. For clarity, you retain all of your ownership rights in your User Submissions. However, by submitting User Submissions to IBIBS, you hereby grant IBIBS a worldwide, non-exclusive, royalty-free, sublicenseable and transferable license to use, reproduce, distribute, prepare derivative works of, display, and perform the User Submissions in connection with the IBIBS Website and IBIBS's (and its successors' and affiliates') business, including without limitation for promoting and redistributing part or all of the IBIBS Website (and derivative works thereof) in any media formats and through any media channels. You also hereby grant each user of the IBIBS Website a non-exclusive license to access your User Submissions through the Website, and to use, reproduce, distribute, display and perform such User Submissions as permitted through the functionality of the Website and under these Terms of Service. The above licenses granted by you in User Contents terminate within a commercially reasonable time after you remove or delete your User Contents from the IBIBS Service. You understand and agree, however, that IBIBS may retain, but not display, distribute, or perform, server copies of User Submissions that have been removed or deleted. The above licenses granted by you in User Comments are perpetual and irrevocable.

D. In connection with User Submissions, you further agree that you will not submit material that is copyrighted, protected by trade secret or otherwise subject to third party proprietary rights, including privacy and publicity rights, unless you are the owner of such rights or have permission from their rightful owner to post the material and to grant IBIBS all of the license rights granted herein.

E. You further agree that you will not, in connection with User Submissions, submit material that is contrary to the IBIBS Community Guidelines below, which may be updated from time to time, or contrary to applicable local, national, and international laws and regulations.

F. IBIBS does not endorse any User Submission or any opinion, recommendation, or advice expressed therein, and IBIBS expressly disclaims any and all liability in connection with User Submissions. IBIBS does not permit copyright infringing activities and infringement of intellectual property rights on its Website, and IBIBS will remove all Content and User

Submissions if properly notified that such Content or User Submission infringes on another's intellectual property rights. IBIBS reserves the right to remove Content and User Submissions without prior notice.

## 7. Account Termination Policy

A. IBIBS will terminate a User's access to its Website if, under appropriate circumstances, they are determined to be a repeat infringer.

B. IBIBS reserves the right to decide whether Content or a User Submission is appropriate and complies with these Terms of Service for violations other than copyright infringement, such as, but not limited to, pornography, obscene or defamatory material, or excessive length. IBIBS may remove such User Submissions and/or terminate a User's access for uploading such material in violation of these Terms of Service at any time, without prior notice and at its sole discretion.

## 8. Digital Millennium Copyright Act

If you are a copyright owner or an agent thereof and believe that any User Submission or other content infringes upon your copyrights, you may submit a notification pursuant Copyright Regulation by providing our Copyright Agent with the following information in writing:

- A physical or electronic signature of a person authorized to act on behalf of the owner of an exclusive right that is allegedly infringed;
- Identification of the copyrighted work claimed to have been infringed, or, if multiple copyrighted works at a single online site are covered by a single notification, a representative list of such works at that site;
- Identification of the material that is claimed to be infringing or to be the subject of infringing activity and that is to be removed or access to which is to be disabled and information reasonably sufficient to permit the service provider to locate the material;
- Information reasonably sufficient to permit the service provider to contact you, such as an address, telephone number, and, if available, an electronic mail;
- A statement that you have a good faith belief that use of the material in the manner complained of is not authorized by the copyright owner, its agent, or the law; and
- A statement that the information in the notification is accurate, and under penalty of perjury, that you are authorized to act on behalf of the owner of an exclusive right that is allegedly infringed.

IBIBS's designated Compliance Officer to receive notifications of claimed infringement can be contacted at [info@IBIBS.edu.au](mailto:info@IBIBS.edu.au)

B. Counter-Notice. If you believe that your User Submission that was removed (or to which access was disabled) is not infringing, or that you have the authorization from the copyright owner, the copyright owner's agent, or pursuant to the law, to post and use the content in your User Submission, you may send a counter-notice containing the following information to the Copyright Agent:

- Your physical or electronic signature;
- Identification of the content that has been removed or to which access has been disabled and the location at which the content appeared before it was removed or disabled;
- A statement that you have a good faith belief that the content was removed or disabled as a result of mistake or a misidentification of the content; and
- Your name, address, telephone number, and e-mail address, a statement that you consent to the jurisdiction of the federal court of in Melbourne, in Victoria Australia, and a statement that you will accept service of process from the person who provided notification of the alleged infringement.

If a counter-notice is received by the Copyright Agent, IBIBS may send a copy of the counter-notice to the original complaining party informing that person that it may replace the removed content or cease disabling it in 10 business days. Unless the copyright owner files an action seeking a court order against the content provider, member or user, the removed content may be replaced, or access to it restored, in 14 to 18 business days or more after receipt of the counter-notice, at IBIBS's sole discretion.

## 9. Warranty Disclaimer

YOU AGREE THAT YOUR USE OF THE IBIBS WEBSITE SHALL BE AT YOUR SOLE RISK. TO THE FULLEST EXTENT PERMITTED BY LAW, IBIBS, ITS OFFICERS, DIRECTORS, EMPLOYEES, AND AGENTS DISCLAIM ALL WARRANTIES, EXPRESS OR IMPLIED, IN CONNECTION WITH THE WEBSITE AND YOUR USE THEREOF. IBIBS MAKES NO WARRANTIES OR REPRESENTATIONS ABOUT THE ACCURACY OR

COMPLETENESS OF THIS SITE'S CONTENT OR THE CONTENT OF ANY SITES LINKED TO THIS SITE AND ASSUMES NO LIABILITY OR RESPONSIBILITY FOR ANY (I) ERRORS, MISTAKES, OR INACCURACIES OF CONTENT, (II) PERSONAL INJURY OR PROPERTY DAMAGE, OF ANY NATURE WHATSOEVER, RESULTING FROM YOUR ACCESS TO AND USE OF OUR WEBSITE, (III) ANY UNAUTHORIZED ACCESS TO OR USE OF OUR SECURE SERVERS AND/OR ANY AND ALL PERSONAL INFORMATION AND/OR FINANCIAL INFORMATION STORED THEREIN, (IV) ANY INTERRUPTION OR CESSATION OF TRANSMISSION TO OR FROM OUR WEBSITE, (V) ANY BUGS, VIRUSES, TROJAN HORSES, OR THE LIKE WHICH MAY BE TRANSMITTED TO OR THROUGH OUR WEBSITE BY ANY THIRD PARTY, AND/OR (VI) ANY ERRORS OR OMISSIONS IN ANY CONTENT OR FOR ANY LOSS OR DAMAGE OF ANY KIND INCURRED AS A RESULT OF THE USE OF ANY CONTENT POSTED, EMAILED, TRANSMITTED, OR OTHERWISE MADE AVAILABLE VIA THE IBIBS WEBSITE. IBIBS DOES NOT WARRANT, ENDORSE, GUARANTEE, OR ASSUME RESPONSIBILITY FOR ANY PRODUCT OR SERVICE ADVERTISED OR OFFERED BY A THIRD PARTY THROUGH THE IBIBS WEBSITE OR ANY HYPERLINKED WEBSITE OR FEATURED IN ANY BANNER OR OTHER ADVERTISING, AND IBIBS WILL NOT BE A PARTY TO OR IN ANY WAY BE RESPONSIBLE FOR MONITORING ANY TRANSACTION BETWEEN YOU AND THIRD-PARTY PROVIDERS OF PRODUCTS OR SERVICES. AS WITH THE PURCHASE OF A PRODUCT OR SERVICE THROUGH ANY MEDIUM OR IN ANY ENVIRONMENT, YOU SHOULD USE YOUR BEST JUDGMENT AND EXERCISE CAUTION WHERE APPROPRIATE.

#### **10. Limitation of Liability**

IN NO EVENT SHALL IBIBS, ITS OFFICERS, DIRECTORS, EMPLOYEES, OR AGENTS, BE LIABLE TO YOU FOR ANY DIRECT, INDIRECT, INCIDENTAL, SPECIAL, PUNITIVE, OR CONSEQUENTIAL DAMAGES WHATSOEVER RESULTING FROM ANY (I) ERRORS, MISTAKES, OR INACCURACIES OF CONTENT, (II) PERSONAL INJURY OR PROPERTY DAMAGE, OF ANY NATURE WHATSOEVER, RESULTING FROM YOUR ACCESS TO AND USE OF OUR WEBSITE, (III) ANY UNAUTHORIZED ACCESS TO OR USE OF OUR SECURE SERVERS AND/OR ANY AND ALL PERSONAL INFORMATION AND/OR FINANCIAL INFORMATION STORED THEREIN, (IV) ANY INTERRUPTION OR CESSATION OF TRANSMISSION TO OR FROM OUR WEBSITE, (V) ANY BUGS, VIRUSES, TROJAN HORSES, OR THE LIKE, WHICH MAY BE TRANSMITTED TO OR THROUGH OUR WEBSITE BY ANY THIRD PARTY, AND/OR (VI) ANY ERRORS OR OMISSIONS IN ANY CONTENT OR FOR ANY LOSS OR DAMAGE OF ANY KIND INCURRED AS A RESULT OF YOUR USE OF ANY CONTENT POSTED, EMAILED, TRANSMITTED, OR OTHERWISE MADE AVAILABLE VIA THE IBIBS WEBSITE, WHETHER BASED ON WARRANTY, CONTRACT, TORT, OR ANY OTHER LEGAL THEORY, AND WHETHER OR NOT THE COMPANY IS ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. THE FOREGOING LIMITATION OF LIABILITY SHALL APPLY TO THE FULLEST EXTENT PERMITTED BY LAW IN THE APPLICABLE JURISDICTION.

YOU SPECIFICALLY ACKNOWLEDGE THAT IBIBS SHALL NOT BE LIABLE FOR USER SUBMISSIONS OR THE DEFAMATORY, OFFENSIVE, OR ILLEGAL CONDUCT OF ANY THIRD PARTY AND THAT THE RISK OF HARM OR DAMAGE FROM THE FOREGOING RESTS ENTIRELY WITH YOU.

The Website is controlled by IBIBS from its facilities in the Australia. IBIBS makes no representations that the IBIBS Website is appropriate or available for use in other locations. Those who access or use the IBIBS Website from other jurisdictions do so at their own volition and are responsible for compliance with Australian laws.

#### **11. Indemnity**

You agree to defend, indemnify and hold harmless IBIBS, its parent corporation, officers, directors, employees and agents, from and against any and all claims, damages, obligations, losses, liabilities, costs or debt, and expenses (including but not limited to attorney's fees) arising from: (i) your use of and access to the IBIBS Website; (ii) your violation of any term of these Terms of Service; (iii) your violation of any third party right, including without limitation any copyright, property, or privacy right; or (iv) any claim that one of your User Submissions caused damage to a third party. This defense and indemnification obligation will survive these Terms of Service and your use of the IBIBS Website.

#### **12. Ability to Accept Terms of Service**

You affirm that you are either more than 18 years of age, or an emancipated minor, or possess legal parental or guardian consent, and are fully able and competent to enter into the terms, conditions, obligations, affirmations, representations, and warranties set forth in these Terms of Service, and to abide by and comply with these Terms of Service. In any case, you affirm that you are over the age of 18, as the IBIBS Website is not intended for children under 18. If you are under 18 years of age, then please do not use the IBIBS Website. Please speak to your parents about what sites are appropriate for you.

### **13. Assignment**

These Terms of Service, and any rights and licenses granted hereunder, may not be transferred or assigned by you, but may be assigned by IBIBS without restriction.

### **14. General**

You agree that: (i) the IBIBS Website shall be deemed solely based in Victoria, Australia; and (ii) the IBIBS Website shall be deemed a passive website that does not give rise to personal jurisdiction over IBIBS, either specific or general, in jurisdictions other than Victoria. These Terms of Service shall be governed by the internal substantive laws of the State of Victoria, without respect to its conflict of laws principles. Any claim or dispute between you and IBIBS that arises in whole or in part from the IBIBS Website shall be decided exclusively by a court of competent jurisdiction located in Melbourne, Victoria, Australia. These Terms of Service, together with the Privacy Notice and other legal notices published by IBIBS on the Website, shall constitute the entire agreement between you and IBIBS concerning the IBIBS Website. If any provision of these Terms of Service is deemed invalid by a court of competent jurisdiction, the invalidity of such provision shall not affect the validity of the remaining provisions of these Terms of Service, which shall remain in full force and effect. No waiver of any term of this these Terms of Service shall be deemed a further or continuing waiver of such term or any other term, and IBIBS's failure to assert any right or provision under these Terms of Service shall not constitute a waiver of such right or provision. IBIBS reserves the right to amend these Terms of Service at any time and without notice, and it is your responsibility to review these Terms of Service for any changes. Your use of the IBIBS Website following any amendment of these Terms of Service will signify your assent to and acceptance of its revised terms. YOU AND IBIBS AGREE THAT ANY CAUSE OF ACTION ARISING OUT OF OR RELATED TO THE IBIBS WEBSITE MUST COMMENCE WITHIN 12 months AFTER THE CAUSE OF ACTION ACCRUES. OTHERWISE, SUCH CAUSE OF ACTION IS PERMANENTLY BARRED.

## IBIBS - Copyright Infringement Notification

To file a copyright infringement notification with IBIBS, you will need to send a written communication that includes substantially the following (please consult your legal counsel to confirm these requirements):

- i. A physical or electronic signature of a person authorized to act on behalf of the owner of an exclusive right that is allegedly infringed.
- ii. Identification of the copyrighted work claimed to have been infringed, or, if multiple copyrighted works at a single online site are covered by a single notification, a representative list of such works at that site.
- iii. Identification of the material that is claimed to be infringing or to be the subject of infringing activity and that is to be removed or access to which is to be disabled, and information reasonably sufficient to permit the service provider to locate the material. **Providing URLs in the body of an email is the best way to help us locate content quickly.**
- iv. Information reasonably sufficient to permit the service provider to contact the complaining party, such as an address, telephone number, and, if available, an electronic mail address at which the complaining party may be contacted.
- v. A statement that the complaining party has a good faith belief that use of the material in the manner complained of is not authorized by the copyright owner, its agent, or the law.
- vi. A statement that the information in the notification is accurate, and under penalty of perjury, that the complaining party is authorized to act on behalf of the owner of an exclusive right that is allegedly infringed.

Such written notice should be sent to us as follows:

IBIBS: Attention:

Compliance Officer

Email: [info@IBIBS.edu.au](mailto:info@IBIBS.edu.au)

Please also note that Copyright regulation provides that any person who knowingly materially misrepresents that material or activity is infringing may be subject to liability.

If there are a lot of content to be removed, or you expect to have an ongoing need to remove potentially infringing content from IBIBS, we suggest that you sign up for our IBIBS Verification Program ([info@IBIBS.edu.au](mailto:info@IBIBS.edu.au)), which electronically notifies IBIBS, removing any room for error, and significantly increases the speed at which we are able to remove any infringing content.

### Counter-Notification

If you elect to send us a counter notice, please email IBIBS help desk [help@IBIBS.edu.au](mailto:help@IBIBS.edu.au).

Please note that under Copyright regulations, provides that any person who knowingly materially misrepresents that material or activity was removed or disabled by mistake or misidentification may be subject to liability. Please also be advised that we enforce a policy that provides for the termination in appropriate circumstances of subscribers who are repeat infringers.

That's it! Thanks for reading this!

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

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

Content or Material means all, videos, podcasts, videocasts, photos, text, pictures, sound, works of authorship, graphics, content, electronic customer details and other data supplied and collected by the parties in digital format or otherwise;

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

Consumer or Person or You means an independent third party individual that is a Registered User of IBIBS Website deemed to be subject to the Term and Conditions set out in the Agreement.

Client or Student means a student enrolled with IBIBS and is a Registered User of IBIBS website.

Client Resource Centre or CRC or My.IBIBS means the exclusive, private, proprietary, secure, online electronic file and interface that provides access and privileges to Registered Users to disclose, display, change, update their Personal Information, access Our Information and subscribe to our Approved Courses.

Company or IBIBS or We means Investment Banking Institute Business School Pty Ltd (ABN 46 142 988 921) (IBIBS) Australian incorporated company that operates the Website under license.

Intellectual Property means any intellectual or industrial property owned, licensed or used by IBIBS (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;
- (d) Personal Information;
- (e) the names 'IBIBS' (and any other names which are substantially similar);
- (f) the intellectual property attaching to the Website and Work Product;
- (g) the Content and / or Material (including related Work Product) uploaded onto the Website; and
- (h) any manuals or other documents provided by or on behalf of the Company.

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

Information means Personal Information and Other Information.

IT Materials includes procedures, documentation, reports and drawings.

IT Systems includes domains, Website, computer programs, program listings and programming tools and any amendments, modifications, new releases or updates thereto

Password means a 6+ character alphanumeric string that is submitted and accepted (as amended from time to time) together with the User Name by the Website for a Visitor to enter into their Client Resource Centre (or as otherwise provided).

Personal Information means individual pieces of information that can, when used collectively, identify you.

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



Privacy Statement or Privacy Policy means the IBIBS's statement and guidelines as to the privacy obligations pertaining to a Client's Personal Information.

Other Information means information that is Our Information or information that is not Personal Information generated by the Company generically in the provision and delivery of any Services..

Registration Form means the questions completed and submitted by a Visitor to become a Registered User.

Registered User means a Visitor to the Website that has completed and submitted our Registration Form, approved by IBIBS and granted access to the Client Resource Centre by entering a valid nominated User Name and Password.

Trademarks means a registered or unregistered trade marks or trade mark application as specified by the Company from time to time and includes any other trademark notified in writing from time to time by the Company and Trademark means any of them.

Website includes the interface, functionality, Content and Work Product made available on pages under the domain name www.IBIBS.com.au and related domains and sub-domains;

Visitor means an individual person associated with a Consumer, Distributor, Issuer, Operator) that visits and browses the Website but may or may not be a Registered User.

User Name means the 6+ alphanumeric characters nominated by the individual visitor (as amended from time to time) to the Website that is submitted by the Registered User and utilised as the protection mechanism for information contained in the Registered User's Client Resource Centre confidential.



**INVESTMENT BANKING INSTITUTE**  
**BUSINESS SCHOOL**