

Terms and Conditions of Registration

Registration Agreement entered into between STADIO (Pty) Limited, a registered private higher education institution with the Department of Higher Education and Training under the Higher Education Act, 1997, with registration certificate number 2008/HE007/004 (hereinafter STADIO); and the Student.

GENERAL

1. Binding Registration Agreement

- 1.1. The Student agrees that by signing this form, a binding Registration Agreement comes into existence between STADIO and the Student but is conditional upon a successful credit assessment in terms of clause 1.3.
- 1.2. It is recorded that the Registration Agreement that comes into existence pursuant to the successful registration at STADIO is concluded for 1 (one) academic period only and the Student will be required to re-register for the next academic period. Unless extraordinary circumstances prevail, an academic period is either a semester (maximum 6 months) or a full academic year (maximum 12 months), depending on the academic modules registered for.
- 1.3. The term "Registration Agreement" is accepted provisionally based on the outcome of a credit assessment of the Student and/or Co-principal Debtor and STADIO reserves the right to decline the Student's registration application if it does not comply with the STADIO credit policy or meet STADIO's credit-granting criteria. The Student shall be notified of the outcome of the credit assessment.
- 1.4. It is the Student's responsibility to fully read, understand and agree to all the terms and conditions of this Registration Agreement. By agreeing, the Student confirms that they possess a full understanding of all the terms and conditions herein, and willingly accepts all such terms.

2. Programme and modules

- 2.1. The Student agrees that he/she has availed him/herself of the details of the particulars of the qualification as well as the curriculum of the programme and module(s) for which the Student is registering. Full curriculum details are available on the STADIO website.
- 2.2. STADIO shall be entitled, at its sole discretion, to vary the module syllabi, to alter the methods by which the programme is delivered, to alter timetables or course commencement dates, or to discontinue the programme (subject to teach-out provisions) at any time, without prior notification and without furnishing reasons therefore.
- 2.3. STADIO shall have the right to alter the location of delivery of the programme, with reasonable notice.
- 2.4. STADIO shall have the right in its sole discretion, to postpone or cancel any programme or course initially advertised and offered, based on insufficient demand.

3. Cancellation of studies

- 3.1. The Student reserves the right to cancel this Registration Agreement.
- 3.2. In case of a cancellation, a reasonable cancellation fee (outlined in clause 15 below) will become payable.
- 3.3. Cancellation of registration must be done in writing and in accordance with the administrative process prescribed.

4. Information

- 4.1. The Student warrants that all information provided to STADIO is true and correct in every respect and that any false information provided may lead to the termination of the Student's registration at any time and that STADIO may inform others, including but not limited to, Government agencies and regulatory or professional bodies, of this false information.
- 4.2. In the event of the Student's registration being cancelled as a result of false information, the Student will not be entitled to a refund of any fees paid and will be liable to settle the balance of outstanding fees.
- 4.3. The Student guarantees that all supporting documents provided are accurate copies of the original documents and if proved otherwise STADIO reserves the right to cancel the Registration Agreement by written notification without redress.

5. Transfer of studies

- 5.1. The Student is entitled under certain circumstances to transfer his/her tuition to another STADIO campus where the specific programme is on offer, or to another mode of delivery, if available.
- 5.2. The prescribed administrative processes must be followed, and an administration fee may become payable
- 5.3. The consent to transfer will be at the sole discretion of STADIO.

6. Codes, rules and regulations

- 6.1. The Student hereby undertakes to familiarise him/herself with the codes, rules and regulations of STADIO and undertakes to abide by the codes, rules and regulations contained in the following documents or any other directive issued, from time to time, by the institution;
 - 6.1.1. Student Code of Conduct
 - 6.1.2. Faculty/School/Programme rule books
 - 6.1.3. Website Privacy and security policy
 - 6.1.4. STADIO's Health and Safety Regulations
- 6.2. STADIO reserves the right to amend its codes, rules and regulations as often as and when it deems necessary to do so, without giving prior notice to the Students.
- 6.3. STADIO reserves the right to exclude the Student from assessments; to suspend a Student's studies or to expel a Student from the institution for failing to comply with any rules of STADIO, as communicated in official documentation.
- 6.4. If the Student is expelled or dismissed from an institution or organisation other than STADIO which the Student is required to attend or be a member of as part of the programme, STADIO shall be entitled to end this Registration Agreement immediately by written notice to the Student.

7. Intellectual property ownership

- 7.1. The Student hereby cedes and assigns to STADIO any existing, future or contingent copyright or any other intellectual property right that may arise from any incomplete or completed work, including, without limitation, any creative output, any paper, article, assignment, dissertation, thesis or minor-dissertation, that may in any way whatsoever have originated or originate from any study or research project the Student may have undertaken or have launched or may undertake or launch at STADIO, irrespective of

whether such work has been or may be accepted for examination, in accordance with national legislation and STADIO's policy related to intellectual property.

8. Legal declaration of indemnity

- 8.1. Neither STADIO nor any official employee or representative of STADIO acting in his/her capacity as such shall be liable for any damage arising out of:
 - 8.1.1. The death, bodily harm, loss of health or illness of any Student howsoever caused; and
 - 8.1.2. The destruction of or damage to any property owned by or in the custody of any Student, howsoever caused.
- 8.2. The Student hereby indemnifies STADIO against any claim made against STADIO in respect of any damage arising out of the fault of the Student.
- 8.3. STADIO shall ensure that its property, facilities and equipment are safe, and that Students are given proper instructions or warnings for their use.

9. Extraordinary circumstances

- 9.1. In cases of extraordinary circumstances beyond the control of STADIO, STADIO reserves the right to close the institution temporarily or to make such alternative teaching arrangements as are deemed feasible.
- 9.2. Whilst every effort will be made to resume operating as soon as possible, no warranties are made in this regard and no refund in fees will be made and this Registration Agreement will remain in full force and effect.

10. Additional terms

- 10.1. The Student confirms that he/she has access to a computer and the internet for the purposes of his/her studies.
- 10.2. The Student gives permission that details of their academic performance, including but not limited to assessment results, as well as information on conduct may be shared by STADIO with the Co-principal debtor(s), as indicated in Part B of this Registration Agreement.
- 10.3. No relaxation, variation or indulgence granted by STADIO to the other signatories hereto in respect of this Registration Agreement shall constitute a waiver of any rights vesting in STADIO in terms hereto, and no reliance may be placed by the Student or other signatory hereto or any statement or representation not contained herein.
- 10.4. All the provisions of this Registration Agreement shall be severable, and no provision shall be affected by the invalidity of any other provision of this Registration Agreement.
- 10.5. This agreement shall apply together with any other agreement that you enter into with STADIO. In the event of a conflict, the agreement entered into last will apply.
- 10.6. The Student agrees to the jurisdiction of the Magistrate's Court, in respect of any legal proceedings that may be instituted arising from or in respect of this Registration Agreement, notwithstanding the fact that the amount in dispute may exceed the jurisdiction of the Magistrate's Court and select as their domicilium citande et executandi for all purposes the address indicated below.

11. Breach and termination

- 11.1. If the Student or Co-principal Debtor (as indicated in Part B) breach this Registration Agreement, or any other STADIO codes, policies, rules or regulations, STADIO may elect to send them a notice stating that they are in breach.
- 11.2. If the Student remains in breach for a period of seven (7) days after receiving notification that STADIO requires the breach to be remedied, then STADIO shall be entitled, without prejudice to its rights and at its sole discretion, in line with the STADIO policies and procedures, cancel the Student's registration and this Registration Agreement.
- 11.3. Depending on the nature of the breach the Student may be required to leave the institution immediately.
- 11.4. STADIO shall have no obligation to refund any fee if the Student remains in breach despite the written notice.

FEES AND FUNDING

12. Liability for fees and costs

- 12.1. The Student hereby binds him/herself to STADIO, jointly and severally with Co-principal Debtor(s) where applicable, for the payment of all fees and charges that become due by them to STADIO as a result of registration in terms of this Registration Agreement.
- 12.2. Fees, charges and payment terms are outlined in the STADIO Fee Schedule annexed hereto.
- 12.3. A certificate issued under the signature of a duly authorised employee, or representative of STADIO, that purports to certify the amount due by the Student shall be accepted as prima facie proof of such indebtedness and shall have sufficient probative value to enable STADIO to obtain summary judgement or provisional sentence against the Student in any competent court for the amount stated in such certificate.
- 12.4. The Student shall not be entitled for any reason whatsoever to withhold or defer payment stipulated in this Registration Agreement.
- 12.5. Failure to pay any single instalment timeously shall result in the full balance due for the academic period becoming immediately due and payable.
- 12.6. STADIO reserves the right to charge interest on late payments at a maximum rate of 2% per month on all overdue accounts.
- 12.7. STADIO reserves the right to cede the collection of fees to a finance house or other institution. In this regard, the term "STADIO" shall include such cessionary/ies. In such a case, the payment terms of the finance house will apply.
- 12.8. The Student hereby agrees to be held liable for all legal costs on a scale as between attorney and client, including collection of commission charges and tracing agent costs from the date of hand over by STADIO to their attorneys for the recovery of any outstanding fees.
- 12.9. In the event of a Student defaulting on payment of fees, STADIO reserves the right to:
 - 12.9.1. withhold the Student's assessment results;
 - 12.9.2. withhold the qualification certificate and academic transcript of a graduating Student, and refuse the Student participation in the STADIO graduation ceremony;
 - 12.9.3. refuse to register a Student for any further modules or courses;
 - 12.9.4. recover all outstanding amounts from the Student, as per this Registration Agreement.
 - 12.9.5. In the event of a Student defaulting on payment of fees on a year module, STADIO reserves the right to cancel the Student's registration and exclude the Student from access to STADIO's premises

and systems during the academic year, unless the Student has entered into a formal, approved payment arrangement with STADIO.

12.10. In the unfortunate event of the Student becoming incapacitated or otherwise unable to continue their studies with STADIO, or the Student passing away, the Student, his/her estate, and/or Co-principal Debtor may become entitled, subject to the sole discretion of STADIO, to a pro-rata refund of tuition fees already paid in the proportions paid by different parties.

12.11. No reduction in fees or refund will be applicable where Students do not attend class, or otherwise do not take part in the prescribed learning activities of the institution or are suspended for a period of time.

13. Registration fee

13.1. A non-refundable registration fee becomes payable per semester. The Student's registration application will not be processed until such time as the registration fee has been received.

14. Tuition Fees

14.1. Tuition fees include the following, for the academic period registered for:

14.1.1. Study material, excluding textbooks, unless otherwise specified;

14.1.2. Assessments and assessment facilities;

14.1.3. Access to the relevant and applicable physical and online campus facilities of STADIO;

14.1.4. Standard student support services related to the modules selected.

14.2. The following are expressly not covered by tuition fees and may be charged separately by STADIO:

14.2.1. Textbooks, unless otherwise specified;

14.2.2. Stationery, consumables and specialised equipment kits, where applicable;

14.2.3. Any levies;

14.2.4. Any fees related to excursions, such as transport, food, entrance fees, and the like;

14.2.5. Fees for examinations with external examination bodies, such as certification bodies, where applicable;

14.2.6. Student cards, campus parking and related fees;

14.2.7. Fees for supplementary examinations, special examinations, remarks of assessments, or similar.

14.3. In the case where the Student is enrolled on a contact learning programme, a deposit, which is an advance payment of tuition fees, becomes payable. The deposit is refundable, subject to payment of the prescribed withdrawal administration fee, under circumstances described in clause 15.

15. Cancellation fees

15.1. The deposit and balance of the tuition fees are refundable to a contact learning Student cancelling their first semester of registration, as follows:

15.1.1. 100% minus the prescribed withdrawal administration fee, if cancelling on or before fourteen (14) calendar days from the first day of the STADIO academic semester registered for; or

15.1.2. 0%, if cancelling later than fourteen (14) calendar days from the first day of the STADIO academic semester registered for.

15.2. The deposit and balance of the tuition fees are refundable to a contact learning Student cancelling their second/further semester of registration, as follows:

- 15.2.1. 100% minus the prescribed withdrawal administration fee, if cancelling on or before seven (7) calendar days from the first day of the STADIO academic semester registered for; or
 - 15.2.2. 0%, if cancelling later than seven (7) calendar days from the first day of the STADIO academic semester registered for.
- 15.3. The balance of the tuition fees are refundable to a distance learning Student cancelling their first semester of registration, as follows:
 - 15.3.1. 100%, if cancelling on or before fourteen (14) calendar days of registration, provided that no study materials have been dispatched;
 - 15.3.2. 50%, if cancelling on or before fourteen (14) calendar days, if study materials have been dispatched.
 - 15.3.3. 0%, if cancelling later than fourteen (14) calendar days of registration.
- 15.4. In the case of a Student registering late, after the closing date of registration, the deposit and balance of the tuition fees are refundable to a Student cancelling their registration, as follows:
 - 15.4.1. 100%, if cancelling on or before seven (7) calendar days from date of late registration, provided that no study materials have been dispatched;
 - 15.4.2. 50%, if cancelling on or before fourteen (14) calendar days from date of late registration if study materials have been dispatched.
 - 15.4.3. 0%, if cancelling later than seven (7) calendar days from date of late registration.
- 16. Student declaration and undertaking
 - 16.1. To administer your application, it is necessary for STADIO to process some of your personal information, including but not necessarily limited to: Identifying information, biometric information, contact information (including address), demographic details, academic details regarding prior learning, employment details where applicable and in some cases, supporting documentation. Provided that there is no unfair discrimination on the grounds of race, gender, sex, marital status, ethnic or social origin, colour, sexual orientation, age, language or birth, information pertaining thereto may be processed. Should your application be successful, and you are registered, STADIO will also process information on your academic progress, assessment of learning and correspondence.
 - 16.2. STADIO respects the right to privacy and will only process your personal information for the following purposes:
 - 16.2.1. delivering academic services (including but not limited to: administering Student and prospective Student admissions, enrolment, registration, education, engagement, and validation of qualifications);
 - 16.2.2. providing information on additional academic service offerings;
 - 16.2.3. fee payment or collection;
 - 16.2.4. any additional purposes to which you consent; and
 - 16.2.5. as otherwise required by law.
 - 16.3. By accepting this privacy notice, you give consent that STADIO and its approved representatives may:
 - 16.3.1. process your personal information for the purposes stated above as well as any other directly related purposes, including cloud storage of your information outside the RSA;

- 16.3.2. obtain information concerning your academic certificate and/or transcript from any school, university or other educational institution previously attended and use it to validate your qualifications;
- 16.3.3. share your personal information with qualification verification agencies, who in turn may enter your qualification information into the National Learners' Records Database;
- 16.3.4. share your personal information with third party service providers engaged by STADIO for the purposes listed above;
- 16.3.5. contact you with information about additional academic service offerings with the option to opt out of further similar correspondence;
- 16.3.6. process as confidential information any health information provided by you for the purpose of accommodating disability or sick leave;
- 16.3.7. process your personal information as needed to meet security requirements, and the requirements of government, professional bodies and other regulatory authorities; and
- 16.3.8. in the event of any reorganisation, merger, or acquisition of STADIO, your personal information may be transferred as part of the transaction to the acquirer, whether inside or outside the RSA.

16.4. In addition - If successfully admitted as a Student of a corporate account:

- 16.4.1. You consent to STADIO receiving your personal information necessary for the application and registration process from your employer.

16.5. All applicants – By accepting this privacy notice you also make the following declaration:

- 16.5.1. I hereby certify that I will provide information that is correct and complete. I understand that false or incomplete information will invalidate this application.
- 16.5.2. Signature denotes acceptance of the STADIO privacy policy and declaration.

Indicate with an X	Available Payment Plan Options
	<p>PLAN A:</p> <p>Full payment in advance (one single payment) - refer to Fee Schedule for details.</p>
	<p>PLAN B:</p> <p>Monthly payments in advance, payable on the first of the month - refer to Fee Schedule for details.</p> <p>Semester modules: Balance payable in equal monthly instalments (maximum 5 monthly instalments)</p> <p>Year modules: Balance payable in equal monthly instalments (maximum 10 monthly instalments)</p>
	<p>BURSARY</p> <p>If this option is applicable, please provide your Bursary letter and the details of your Bursary below.</p>

	Bursary Name
	Bursary Contact Person
	Bursary Contact Number
	Bursary Email Address
	Amount of Bursary payout
	STUDENT LOAN If this option is applicable, please provide your Student Loan Letter and the details of your Student Loan Application below.
	Loan Provider
	Loan Originator
	Loan Provider Contact Number
	Loan Provider Email Address
	Amount of Student Loan

Indicate with an X	Available Payment Method Options
	Debit Order – please complete the Debit Order form attached.
	Direct EFT
	Credit Card

Name of Student:	
Identity number of Student:	
Domicilium address:	
Email address:	
Signed on this	day of 20
At	

I _____, confirm that I have read the Registration Agreement and am familiar with the terms and conditions thereof and undertake to hold myself liable in respect of any claim which STADIO may have against the Student in accordance with the said Registration Agreement. I have full understanding of these, having taken the time to read the Registration Agreement, ask questions and understand my obligations and responsibilities.

SIGNED

In the event of the Student being a minor:

Name of Parent/Legal Guardian	
Identity number of Parent/Legal Guardian	
Domicilium address	
Email address	
Signed on this	day of 20
At	

I, _____, the Parent/Guardian of the Student hereby consent to the Student entering into this Registration Agreement, as outlined above, with STADIO.

SIGNED

PART B: CO-PRINCIPAL DEBTOR

(To be completed by the Parent of a minor Student, and/or by any other party who takes responsibility for the payment of the Student's fees in terms of this Registration Agreement.)

1. General

- 1.1. The Co-principal Debtor hereby bind(s) themselves to STADIO, jointly and severally with the Student and/or other Co-principal Debtors where applicable, for the payment of all fees and other charges due by them to STADIO in terms of this Registration Agreement.
- 1.2. The Co-principal Debtor agrees that STADIO may recover, at its discretion and in no specific order of preference, such monies in full from either the Student or the Co-principal debtor(s), or in part from both/all the aforementioned parties.
- 1.3. This Registration Agreement can only be cancelled or withdrawn with STADIO's written permission.
- 1.4. The Co-principal Debtor agrees to the jurisdiction of the Magistrate's Court, in respect of any legal proceedings that may be instituted arising from or in respect of this Registration Agreement, notwithstanding the fact that the amount in dispute may exceed the jurisdiction of the Magistrate's Court and select as their domicilium citande et executandi for all purposes the address indicated below.

2. Credit check

- 2.1. By completing and submitting the Registration Agreement, the Co-principal Debtor authorises STADIO to access any information available to assess his/her application, and also gives STADIO permission to conduct a credit check with any NCR registered credit bureau or third party.

3. Payer declaration and undertaking

- 3.1. To administer the application, it is necessary for STADIO to process some of the Co-principal Debtor's personal information, including but not necessarily limited to: Identifying information, biometric information, consumer credit information, contact information (including address), demographic details, and employment details where applicable and in some cases, supporting documentation. Provided that there is no unfair discrimination on the grounds of race, gender, sex, marital status, ethnic or social origin, colour, sexual orientation, age, language or birth, information pertaining thereto may be processed.
- 3.2. STADIO respects the right to privacy and will only process the Co-principal Debtor's personal information for the following purposes:
 - 3.2.1. fee payment or collection;
 - 3.2.2. any additional purposes to which the Co-principal Debtor consents; and
 - 3.2.3. as otherwise required by law.
- 3.3. By accepting this privacy notice, the Co-principal Debtor consents that STADIO and its approved representatives may:
 - 3.3.1. process the Co-principal Debtor's personal information for the purposes stated above as well as any other directly related purposes, including cloud storage of your information outside the RSA;
 - 3.3.2. in the event of any reorganisation, merger, or acquisition of STADIO, the Co-principal Debtor's personal information may be transferred as part of the transaction to the acquirer, whether inside or outside the RSA.

Name of Co-principal Debtor			
Identity number of Co-principal Debtor			
Domicilium address			
Email address			
Cell phone number		Alternative phone number	
Race		Gender	
Employment Status		Employer name	
Employment Sector		Employer address	
Marital status		Nationality	
Signed on this		day of	20
At			
<p>I, _____, hereby bind myself as surety and co-principal debtor in favour of STADIO for all of the obligations of the Student to STADIO pursuant to the entering into of the aforementioned Registration Agreement and declare that the indebtedness of the Student to STADIO secured by me hereunder includes payment by the Student of all sums of money which are now, or which may at any time hereafter become due and owing by the Student to STADIO in respect of the Registration Agreement, and in respect of any breach by the Student of any terms of that Registration Agreement.</p>			
<p>Name and signature of the Co-principal Debtor's Spouse, if married In Community of Property:</p>			

Co-principal Debtor: Election of Payment Plan and Method

Indicate with an X	Available Payment Plan Options
	<p>PLAN A:</p> <p>Full payment in advance (one single payment) - refer to Fee Schedule for details.</p>
	<p>PLAN B:</p> <p>Monthly payments in advance, payable on the first of the month - refer to Fee Schedule for details.</p> <p>Semester modules: Balance payable in equal monthly instalments (maximum 5 monthly instalments)</p> <p>Year modules: Balance payable in equal monthly instalments (maximum 10 monthly instalments)</p>

Indicate with an X	Available Payment Method Options
	Debit Order – please complete the Debit Order form attached.
	Direct EFT
	Credit Card

STADIO Debit Order Form

STUDENT NAME: _____ STUDENT NO: _____

Minimum Requirements for Collections Mandate			
Authority ¹ and Mandate for Payment Instructions: Paper			
A Authority			
Account holder full name			
Account holder ID number			
Account holder address			
Account holder cell phone number			
Account holder email address			
Student number reference			
Bank details			
Account holder bank name			
Account holder branch name			
Account holder branch number			
Account holder account number			
Account holder account type (select one)	Cheque	Savings	Transmission
Calendar date for payment collection	1 st	15 th	25 th
Amount for payment collection			

¹This authority and mandate must be given in writing or electronically in terms of the Electronic Communications and Transaction Act, 2002, Chapter 3, Part 1.

Refer to the REGISTRATION AGREEMENT dated _____ (“the Agreement”).

I/We hereby authorise STADIO (Pty) Ltd. to issue and deliver payment instructions to your banker for collection against my/our abovementioned account at my/our abovementioned bank.

The individual payment instructions so authorised to be issued must be issued and delivered MONTHLY on the calendar date specified above and the amount of each individual payment instruction may not differ from the amount as agreed to in terms of the Agreement.

The payment instructions so authorised to be issued will carry a number (STUDENT NUMBER), which number must be included in the said payment instructions and if provided to you should enable you to identify the

Agreement on your bank statement. The STUDENT NUMBER should be added to this form before the issuing of any payment instruction and communicated to me directly after having been completed by you.

I/we agree that the first payment instruction will be issued and delivered on the calendar date specified above and thereafter regularly according to the Agreement.

- ☐ If however, the date of the payment instruction falls on a non-processing day (weekend or public holiday) I agree that the payment instruction may be debited against my account on the following business day; or
- ☐ I agree to allow for tracking of dates to match with flow of Credit at no additional cost to myself.
- ☐ I agree to authorise the originator to make use of the tracking facility as provided for in the EDO system at no additional cost to myself.

A fee of R200 will be charged on all rejected debit orders.

Subsequent payment instructions will continue to be delivered in terms of this authority until the obligations in terms of the Agreement have been paid or until this authority is cancelled by me/us by giving you notice in writing of not less than one calendar month and sent by prepaid registered post or delivered to the address above.

B Mandate	
I/we acknowledge that all payment instructions issued by you shall be treated by my/our abovementioned bank as if the instructions had been issued by me/us personally.	
C Cancellation	
I/we agree that although this authority and mandate may be cancelled by me/us, such cancellation will not cancel the Agreement. I/we also understand that I/we cannot reclaim amounts, which have been withdrawn from my/our account (paid) in terms of this authority and mandate if such amounts were legally owing to you.	
D Assignment	
I/We acknowledge that this authority may be ceded or assigned to a third party if the Agreement is also ceded or assigned to that third party.	
Signed on this	day of 20
At	
Signature as used for operating on the account	