

# FTC – TRAINING & CONSULTANCY

## TERMS & CONDITIONS

*(Public Enrolment & Corporate Training Programs)*

### 1. REGISTRATION & ENROLMENT

1.1 All courses are being offered in Lahore

1.2 Registration for any FTC training program is subject to availability and confirmation.

1.3 A seat is considered **confirmed only upon receipt of the applicable advance payment.**

1.4 Course commencement is subject to achieving minimum enrolment. FTC will make reasonable efforts to inform participants in advance of any changes.

### 2. PAYMENT TERMS, CORPORATE INVOICING & TAXATION

#### *2.1 Individual Participants*

- Individual participants are required to make **100% payment in advance** to confirm their registration.
- Payments may be made via bank transfer, cheque, or approved digital payment channels.

#### *2.2 Corporate / Institutional Participants*

- Corporate registrations are accepted against a valid **Purchase Order (PO)**.
- Payment terms for corporate clients are as follows:
  - **50% advance payment** upon confirmation
  - **50% balance payable within next 15 calendar days from the invoice date**

#### *2.3 Taxes & Statutory Deductions*

- All fees are quoted **exclusive of applicable taxes**, unless stated otherwise.
- Any applicable sales tax or withholding tax shall be handled in accordance with prevailing laws.
- Corporate clients deducting withholding tax are kindly requested to provide valid tax deduction certificates within statutory timelines.
- Clients exempt from Sales tax are requested to submit exemption certificate upfront.

### 3. DISCOUNT POLICY

#### 3.1 Discounts Policy

FTC offers discounts to encourage early registration and group participation, while maintaining the quality and integrity of its programs.

#### 3.2 Available Discount Categories:

Category	Maximum Discount	Conditions
<b>Early Bird Registration</b>	Up to 10%	Full payment at least 21 days before start
<b>Group Enrolment</b>	Up to 10%	Minimum 3 participants
<b>Corporate Clients</b>	Contact us	Volume-based
<b>Alumni / Repeat Participants</b>	Up to 10%	Prior FTC participation
<b>Promotional Offers</b>	As announced	Time-bound

#### 3.3 Discounts:

- Are not cumulative unless stated
- Are subject to availability and change

### 4. SUBSTITUTION & TRANSFER

#### 4.1 Participant Substitution

- A registered participant may be substituted by another participant at no additional cost.
- Substitution requests should be shared **at least 2 working days** prior to course start.

#### 4.2 Course Transfer

- A one-time transfer to a future FTC course may be requested **at least 7 calendar days** before course commencement.
- Transfers are subject to seat availability and should be utilized within **6 months**.

### 5. CANCELLATION & REFUND POLICY

#### 5.1 Participant-Initiated Cancellation

Notice Period	Refund
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Before 14 days	100% of amount paid
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14 days or more	80% of amount paid
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7–13 days	50% of amount paid
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Less than 7 days	No refund
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<b>Notice Period</b>	<b>Refund</b>
No-show	No refund

Certain administrative and preparation costs are incurred once a seat is confirmed and are therefore non-refundable.

## *5.2 FTC-Initiated Cancellation*

If FTC needs to cancel or reschedule a course, participants may choose between:

- A **full refund**, or
- Transfer to a future course at no additional cost

## **6. ATTENDANCE & CERTIFICATION**

6.1 Certificates of participation or completion are issued to participants who meet attendance and participation requirements (75% minimum of course duration). No fee reimbursement will be applicable in case participant does not complete minimum requirements of attendance/ participation.

## **7. TRAINING MATERIALS & INTELLECTUAL PROPERTY**

7.1 All training materials remain the intellectual property of FTC.

7.2 Materials are provided for personal learning or internal organizational use only.

7.3 Recording or redistribution of materials is not permitted without prior written consent.

## **8. PROFESSIONAL CONDUCT**

8.1 Participants are expected to engage respectfully and professionally during training sessions.

## **9. LIMITATION OF LIABILITY**

9.1 FTC's responsibility is limited to the delivery of the agreed training services.

9.2 Any liability, where applicable, shall not exceed the fees paid for the relevant course.

## **10. FORCE MAJEURE**

FTC shall not be held responsible for delays or cancellations arising from circumstances beyond reasonable control.

## **11. GOVERNING LAW**

These Terms & Conditions are governed by the laws of Pakistan, unless otherwise agreed in writing.

## **12. ACCEPTANCE**

By registering for an FTC program, the participant and/or sponsoring organization acknowledges and agrees to these Terms & Conditions.