

Terms and Conditions

Last Updated: March 2025

1. Definitions

“Additional Charges” means any amounts payable which are not Course Fees and may include, but are not limited to, payment for hard copies of Study Manuals, payment for the delivery of Study Manuals and Question Banks, any administration charge for switching the location or date of a Course and any import duties, taxes and customs clearances which may be payable.

“Asynchronous Online Course” means an online course which does not have live delivery sessions

“Company” means Charanjit Insolvency & Recovery Training Limited

“Course” means either a Classroom Course and/or an Online Course or an Asynchronous Online Course, whichever is purchased by you.

“Fee” means the fee payable for the Course and/or Study Materials

“Study Materials” means, but is not limited to, the materials provided to accompany the course. Hard copies of the Study Manuals and Question Banks can be purchased for a cost of £95 (for both manuals) to accompany the Course.

“UK” means the United Kingdom

“VAT” means Value Added Tax which applies to the Fees or Additional Charges

“Website” means www.insolvency-training.com

2. Eligibility

You must be at least 18 years of age or have the consent of a legal guardian to purchase and access our courses. By placing an order, you confirm that you meet these requirements.

3. Purchases & Payment

- All prices are listed in pound sterling and are subject to change without notice.
- Payment must be made in full before access to the course is granted together with the Additional Charges (if any)
- We accept payment via credit card, PayPal, Stripe, bank transfer (details on request).
- Taxes may be added depending on your location.
- The Fee including VAT will be showing prior to the completion of the online transaction.

4. Course Access & Delivery

- Upon successful payment, you will receive access credentials to the course via email or through your account on our platform.
- Access is typically granted immediately but may take up to 24 hours in some cases.
- Course access is non-transferable and limited to the individual who purchased it.

5. Refunds & Cancellations

- We offer a 14-day money-back guarantee. Refunds must be requested in writing to charanjit@insolvency-training.com . There will be deduction for any Additional Charges incurred by the Company.
- No refunds will be provided after 14 days unless required by law.
- If a refund is issued, your access to the course will be revoked.
- There will be a £95 plus VAT administration fee for any deferrals or requests to defer to another course sitting. Please note, any deferral requests can only be made within 3 months of the commencement of the course booked. Any deferrals after this period are at the discretion of the Company.

6. Intellectual Property

- All course content, materials, videos, PDFs, and other assets are the intellectual property of the Company.
- You may not reproduce, distribute, modify, or share course materials without prior written consent.
- Access to the course does not grant any ownership rights.

7. User Responsibilities

- You agree not to share login details with anyone else.
- You will not use the course materials in any way that infringes on our intellectual property rights.
- We reserve the right to suspend or terminate your access if we suspect abuse, breach of terms, or misuse.

8. Disclaimer

- Our courses are provided "as is" without warranties of any kind. The Company will not accept any responsibility to any party for the use of the tuition provided and/or the contents of the Study Materials for any purpose other than training for educational purposes, including but not limited to the giving of advice by you to any third party.
- We do not guarantee specific results or outcomes.
- The Company is not liable for any damages arising from your use or misuse of the course content.

9. Limitation of Liability

To the maximum extent permitted by law, the Company shall not be liable for any indirect, incidental, or consequential damages arising from the use of our services or courses.

Save as to the above, the Company's maximum aggregate liability to you for any claims that you may have against the Company for direct loss in contract, tort or otherwise shall be limited to the Fee which has been paid, or is payable, by you or on your behalf.

10. Privacy Policy

Your personal data will be handled in accordance with our Privacy Policy (available on this website). By purchasing a course, you consent to our use of your data as outlined.

11. Changes to These Terms

We reserve the right to update or change these Terms at any time. Any changes will be effective upon posting on the Website. Your continued use of the service signifies acceptance of any modified terms.

12. Governing Law

These Terms shall be governed by and interpreted in accordance with the laws of the England and Wales, without regard to conflict of law principles.

13. Contact Information

If you have any questions or concerns about these Terms, please contact us at:

Charanjit Insolvency & Recovery Training Ltd

Company number 16319028

Email: charanjit@insolvency-training.com

Address: 15 George Road, Warwick CV34 5LX