DISCLAIMER

I **JOEL PHILIP JOSEPH**, Passport Number **W5954916**, a prospective student enrolled in the HVE program and accepted to begin studies at Erudio Business School Slovenia for the Fall 2024 intake, hereby acknowledges and understands the terms regarding the reimbursement policy of the tuition fee payment.

It is acknowledged that Erudio Business School Slovenia will retain 10% of the total tuition fee upon acceptance for the Fall 2024 intake in the event of a rejection of the above mentioned student's Temporary Residence Permit (TRP) application. Furthermore, it is acknowledged and agreed upon that this nonrefundable deposit clause will be enforced once the student has paid the tuition fee and it is applicable under all conditions including withdrawal, group requirement, deferment, refusal etc.

By signing below, I confirm the understanding and acceptance of these terms and conditions on **JOEL PHILIP JOSEPH** as outlined by Erudio Business School Slovenia.

Joel Philip Joseph

Nedumanal House

Thonniamala P. O

Pathanamthitta

689668

05-07-2024