DISCLAIMER

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MUHAMMED ABDURACUF THACHARAKKUNNUMMAL [Student Name], passport number 19218520 aprospective student enrolled in the Bachelor's in International Business program and accepted to begin studies at International Business School(IBS), Slovenia for the Fall 2024 intake, hereby acknowledge and understand the terms regarding the reimbursement policy of the tuition fee payment.

I am fully aware that IBS Slovenia will retain 30% of the total tuition fee upon acceptance for the Fall 2024 intake in the event of a rejection of fny Temporary Residence Permit (TRP) application. Furthermore, it is acknowledged and agreed upon that this nonrefundable deposit clause will be enforced upon the tuition fee payment and it is applicable under all conditions including withdrawal, deferment, refusal etc. By signing below, I confirm my understanding and acceptance of these terms and conditions as outlined by IBS Slovenia.

[Signature]	
[Name] MUHAMMED ABDUR	AOUF THACHARAKKUNNUMMAL
[Date] 05 06 2024	