

# Certificate in Bank Credit (NQF Level 5) SAQA I.D. 62813

## Registrations: Fax completed application to (021) 673 9111

**1000**

**HEAD OFFICE CAPE TOWN:** Tel: (021) 673-9100 Fax: (021) 673-9111  
 2<sup>nd</sup> Floor, Sunclare Building, Cnr Dreyer & Protea Roads, Claremont  
 PO Box 44235, Claremont, 7735  
 Email: [info@milpark.ac.za](mailto:info@milpark.ac.za) Website: [www.milpark.ac.za](http://www.milpark.ac.za)

**JOHANNESBURG:** Tel: (011) 718-4000  
**DURBAN:** Tel: (031) 266-0444



INCOMPLETE APPLICATIONS CAUSE DELAYS! Refer to the STUDENT CHECKLIST attached for all your registration details.

### 2011 CONTRACT OF ENROLMENT – DISTANCE LEARNING entered into between Milpark Business School and

#### PERSONAL DETAILS

2011 Registrations open!

Surname		Gender*	
First names		Race*	
ID or passport	Date of Birth	Home Language*	
E-mail address (Compulsory)	Highest Qualification*		* Required by the Department of Education
Phone	(Work) Code & No.	(Home) Code & No.	
	(Fax) Code & No.	Cell No. (compulsory)	
Full Physical Work Address: (Courier delivery of books)		Full Postal Address: (Confirmation letters, assignments, results)	
Code: _____		Code: _____	

#### ADMISSION DETAILS

- ✓ **PLEASE INDICATE:**  FIRST-TIME (NEW) STUDENT  CURRENT STUDENT, BUT NEW QUALIFICATION  CURRENT STUDENT, CURRENT QUALIFICATION
- Ensure that you attach a clear copy of your ID document and Matric Certificate if you are registering with Milpark Business School for this programme for the first time, or if you have been notified that this documentation is outstanding with our institution. THIS IS REQUIRED FOR VERIFICATION PURPOSES. Verification of your documents will take 1 week to approve. PLEASE COMPLETE: School matriculated: \_\_\_\_\_ Province matriculated: \_\_\_\_\_
  - This application form will only be processed for the under-mentioned module/s once a positive verification status has been received by Milpark Business School.
  - Kindly note that the 3 weeks for delivery of books will only apply once all Admission Requirements have been met.
  - Include motivational letter (at the end of the form) if you want to register for more than 2 modules in one exam session (incl. re-writes)

#### MODULE DETAILS (DISTANCE LEARNING)

MODULES (Closed-book examinations) PLEASE SELECT YOUR PREFERRED EXAM DATE FOR EACH MODULE THAT YOU ARE REGISTERING FOR: <span style="color: red;">2011 COURSE MATERIAL AVAILABLE 15 NOVEMBER 2010</span>	EXAM DATES: SESSION 1 <b>Close of registration: 09 February 2011</b> Assignment due: Refer to cover sheet Final release of results: 12 July 2011	EXAM DATES: SESSION 2 <b>Close of registration: 08 August 2011</b> Assignment due: Refer to cover sheet Final release of results: 12 January 2012
<b>COMPULSORY MODULES:</b>		
<b>Business Accounting (BAC100)</b> Closed book examination	23 May 2011 (14pm-17pm)	16 November 2011 (14pm-17pm)
<b>Legal Aspects of Bank Credit (LAB100)</b> Closed book examination	24 May 2011 (14pm-17pm)	15 November 2011 (14pm-17pm)
<b>Bank Credit Principles (BCP100)</b> Closed book examination	20 May 2011 (14pm-17pm)	17 November 2011 (9am-12pm)
<b>Bank Credit Management (BCM100)</b> Closed book examination	18 May 2011 (9am-12pm)	11 November 2011 (9am-12pm)
<b>Risk Management (RMN100)</b> Closed book examination	25 May 2011 (14pm-17pm)	10 November 2011 (14pm-17pm)
<b>ELECTIVE MODULES – Select ONE of the following only:</b>		
<b>Property Finance (PRO100) (E)</b> Closed book examination	19 May 2011 (14pm-17pm)	14 November 2011 (14pm-17pm)
<b>Business Management for Bankers 1A (BMB101A) (E)</b> Closed book	16 May 2011 (14pm-17pm)	03 November 2011 (14pm-17pm)
<b>Advanced Bank Credit Management (ACM100) (E)</b> Closed book	19 May 2011 (14pm-17pm)	14 November 2011 (14pm-17pm)
<b>Customer Service (CUS100) (E)</b> Closed book examination	18 May 2011 (9am-12pm)	11 November 2011 (9am-12pm)
<b>Financial Management Skills (FMS100) (E)</b> Closed book examination	19 May 2011 (14pm-17pm)	14 November 2011 (14pm-17pm)
<b>Economics for Bankers (ECB101A) (E)</b> Closed book examination	09 May 2011 (14pm-17pm)	25 October 2011 (14pm-17pm)
<b>Bank Deposits (BDK100) (E)</b> Closed book examination	19 May 2011 (14pm-17pm)	18 November 2011 (14pm-17pm)

#### EXAM VENUE DETAILS (DISTANCE LEARNING)

✓ **PLEASE INDICATE YOUR PREFERRED EXAM VENUE:**

Beaufort – West <input type="checkbox"/>	Benoni <input type="checkbox"/>	Bethlehem <input type="checkbox"/>	Bloemfontein <input type="checkbox"/>	Cape Town (Gardens) <input type="checkbox"/>	Cape Town (Belville) <input type="checkbox"/>	Durban <input type="checkbox"/>
East London <input type="checkbox"/>	George <input type="checkbox"/>	Johannesburg <input type="checkbox"/>	Kimberley <input type="checkbox"/>	Krugersdorp <input type="checkbox"/>	Klerksdorp <input type="checkbox"/>	Kokstad <input type="checkbox"/>
Kroonstad <input type="checkbox"/>	Ladysmith <input type="checkbox"/>	Mabatho <input type="checkbox"/>	Middelburg -Cape <input type="checkbox"/>	Nelspruit <input type="checkbox"/>	Newcastle <input type="checkbox"/>	Pietermaritzburg <input type="checkbox"/>
Polokwane <input type="checkbox"/>	Port Elizabeth <input type="checkbox"/>	Port Shepstone <input type="checkbox"/>	Pretoria <input type="checkbox"/>	Queenstown <input type="checkbox"/>	Randburg <input type="checkbox"/>	Richards Bay <input type="checkbox"/>
Rustenburg <input type="checkbox"/>	Secunda <input type="checkbox"/>	Springbok <input type="checkbox"/>	Somerset West <input type="checkbox"/>	Thohoyandou <input type="checkbox"/>	Tzaneen <input type="checkbox"/>	Umtata <input type="checkbox"/>
Upington <input type="checkbox"/>	Vanderbijlpark <input type="checkbox"/>	Vredenburg <input type="checkbox"/>	Vredendal <input type="checkbox"/>	Welkom <input type="checkbox"/>	Witbank <input type="checkbox"/>	International* <input type="checkbox"/>

#### PAYMENT DETAILS

✓ **PLEASE INDICATE YOUR PREFERRED PAYMENT METHOD:**

DIRECT DEPOSIT  EFT

Payment must be made into following account: Bank: Nedbank. Branch: Business Southern Peninsula. Branch code: 123 209. Account no: 1232 08 13 61  
**Please use SURNAME AND ID NUMBER as reference and attach proof of deposit/EFT with registration form.** Incomplete registrations will not be processed

# STUDENT CHECKLIST – REGISTRATION REQUIREMENTS

CERTIFICATE IN BANK CREDIT (DL)

Incomplete applications cause delays! Please ensure that the correct documentation is submitted together with this enrolment form to avoid any delays with the dispatch of your study material.

All enrolment forms must be faxed **directly to (021) 673 9111**

1.

If you are a **CURRENT STUDENT** and you are registering for modules on a **CURRENT QUALIFICATION**, please ensure that the following is attached:

- Completed enrolment form (ensure modules, exam date and exam venue is clearly indicated)
- Signed terms and conditions
- Proof of payment (ensure full amount is paid) or a bursary letter submitted on a company letterhead, guaranteeing payment to Milpark Business School on your behalf.
- Motivational letter if wanting to register for more than 2 modules in one exam session (incl. re-writes)

*\* Allow 3 weeks (excluding public holidays) for delivery of material.*

*\* Online registrations for current students on current qualifications now open!*

2.

If you are a **CURRENT STUDENT** and you are registering for a **NEW QUALIFICATION**, please ensure that the following is attached:

- Completed enrolment form (ensure modules, exam date and exam venue is clearly indicated)
- Signed terms and conditions
- Proof of payment (ensure full amount is paid) or a bursary letter submitted on a company letterhead, guaranteeing payment to Milpark Business School on your behalf.
- Motivational letter if wanting to register for more than 2 modules in one exam session (incl. re-writes)
- Copy of Matric Certificate and/or proof of other qualifications attained to meet entry criteria as prescribed in the fact sheet.

*\*Please allow 1 week for verification of admission requirements and a further 3 weeks (excluding public holidays) for delivery of books once admission is successful.*

3.

If you are a **NEW STUDENT**, REGISTERING FOR THE FIRST TIME WITH OUR INSTITUTION, please ensure that the following is attached:

- Completed enrolment form (ensure modules, exam date and exam venue is clearly indicated)
- Signed terms and conditions
- Proof of payment (ensure full amount is paid) or a bursary letter submitted on a company letterhead, guaranteeing payment to Milpark Business School on your behalf.
- Motivational letter, if wanting to register for more than 2 modules in one exam session (incl. re-writes).
- Copy of ID document.
- Copy of Matric Certificate and/or proof of other qualifications attained to meet entry criteria as prescribed in the fact sheet.

*\*Please allow 1 week for verification of admission requirements and a further 3 weeks (excluding public holidays) for delivery of books once admission is successful.*



## IMPORTANT INFORMATION

1. The cost of **R1 695** per module includes registration, course material and one assessment per person. The cost of a repeat exam is **R1 000** (without a book) per module; or **R1 325** (with a book). **Pro-forma invoices can be generated online.** Go to [www.milpark.ac.za/students/](http://www.milpark.ac.za/students/). International students will be charged additional courier fees for the dispatch of course material.
2. Confirmation of examination and assignment coversheet/s will be dispatched with your course material. Please keep them in a safe place. Registration and examination details are available on our student interactive website. Go to [www.milpark.ac.za/students/](http://www.milpark.ac.za/students/).
3. Your assignments are compulsory and must be submitted on or before the due date. If registering for a re-write module, **both formative and summative** assessments must be repeated.
4. All NQF level 5 examinations will now be CLOSED book (and no longer open book). This means that you may not bring any material with you into the examination.
5. Please check your exam confirmation details very carefully. Venues may only be changed up to 14 days from close of registration. Thereafter, the exam venue may be changed only under exceptional circumstances at a cost of R300. Kindly contact MBS for further details.
6. Should your preferred exam venue be fully booked, you will be automatically booked at an alternative venue choice within the closest proximity.
7. If the International venue option is selected, kindly contact Milpark Business School for further assistance.
8. Disabled students are to contact the programme administrator on close of registration to arrange for the support needed. This must be applied for each exam session.
9. Refer to the **STUDENT NOTE** in the front of your course material for all information regarding registrations, examinations and academic policies.
10. **Note: You will receive the following SMS's to advise you of the progress made with your application:**
  - 1) Confirmation of receipt of application
  - 2) Incomplete applications: outstanding items
  - 3) Confirmation of successful processing of application, per module
  - 4) Confirmation of books dispatched, per module

# TERMS AND CONDITIONS (DL)

Contract entered into between

Milpark Business School (Pty) Ltd trading as Milpark Business School and

(Student name)

## 1. General

Please read the information contained carefully. The contents of this contract of enrolment constitute the agreement between the student, his/her Guardian and Milpark Business School.

## 2. Fees

The student hereby agrees to pay the fees payable for the programme(s) selected. Such fees will include admission fees, registration fees, course material fees and any other fees applicable to the programme selected. Milpark Business School reserves the right to increase published tuition fees. Milpark Business School reserves the right to withhold examination results until outstanding accounts are settled in full.

Where tuition fees are payable to Milpark Business School in instalments, failure to pay any single instalment timeously shall result in the full balance becoming immediately due and payable. Furthermore, Milpark Business School reserves the right to charge interest at the maximum permitted amount on all overdue accounts. Milpark Business School reserves the right to cede the collection of fees to a finance house or other institution. In this regard, the term "Milpark Business School" shall include such cessionary/ies. In such a case, the payment terms of the finance house will apply.

I hereby accept that I will be held liable for all legal costs on a scale as between attorney and/or debt collection agency and client, including collection of commission charges and tracing agent costs from the date of hand over by Milpark Business School to their attorneys for the recovery of any outstanding fees.

## 3. Cancellation

A student's registration may be cancelled as a whole and exonerated from liability for the full Milpark Business School fee provided that no course material has been dispatched. Milpark Business School must be informed in writing with written notification from Milpark Business School of receipt of such cancellation. Should a request for cancellation be received subsequent to the dispatch of course material and within 14 (fourteen) working days of receipt of enrolment but before the closing date of registration (whichever comes first), the student shall be liable for a 40% cancellation fee. Only the Milpark Business School Academic Committee can approve or decline requests for cancellations. NO requests for cancellations will be considered after the closing date of registration. Admission fees (where applicable) are not refundable.

## 4. Deferral

A deferred assessment may be granted to a student at no cost who has been prevented from taking the assessment or has been unable to complete the assessment as a result of illness, direct personal circumstances or the serious illness or death of a relative on the day of/or immediately before or during the assessment. The students' applications must be received by the Academic Committee within 10 (ten) working days from the date on which s/he should have written the assessment of the module concerned. Applications for deferred assessments must be accompanied by original documentary evidence giving full details as to why the student was prevented from writing the assessment.

## 5. Transferal

A student's registration may be transferred as a whole from one programme to another within Milpark Business School and be exonerated from liability for the full Milpark Business School fee provided that no course material has been dispatched. Milpark Business School must be informed in writing with written notification of receipt of such transferal. A request for transferal will not be considered subsequent to the dispatch of course material. Only the Academic Committee can approve or decline requests for transferals.

## 6. Exam venue

Once a student has registered for his/her examination date, the exam venue may not be changed. Only under exceptional circumstances can an application be made to the Academic Committee for change of an examination venue. No applications will be considered after the close of registration date.

## 7. Incorrect registration

Should a student register for the incorrect module, the student has 10 (ten) working days from date of dispatch to contact the Milpark Business School offices in order to change the module. Milpark Business School must be informed in writing with written notification of acceptance of such. The additional courier costs are to be carried by the student.

## 8. Close of registration

NO registrations will be accepted after the close of registration for a specific exam assessment date. The student who misses registration for an assessment will be placed onto the next examination assessment date for that course / module. No changes to registration details or appeals will be considered subsequent to this date.

## 9. Workshops

Milpark Business School shall have the right at its sole discretion, to postpone or cancel workshops in any course/ programme initially advertised and offered, on the basis of insufficient demand. Milpark Business School further reserves the right to combine classes of a similar academic level and content; Milpark Business School reserves the right to amend the timetable with notice to affected parties.

## 10. The following documentation must accompany this enrolment (new)

- Certified copy of the applicant/student's ID book (if South African citizen);
- Certified copy of front page of ID book of person(s) responsible for payment of account;
- Certified copy of applicant/student's study permit and front page of passport (if not a South African citizen);
- Where applicable, original certified copy of Matriculation (Grade 12) Certificate of symbols or School Leaver's Certificate. If awaiting matriculation results, these must be furnished as soon as they become available;
- Academic record and certificate of good conduct should the applicant be transferring from another tertiary education institution or examining body to Milpark Business School.

## 11. Credit approval

By completing and submitting the application form, the applicant authorizes Milpark Business School to access any information available to assess his or her application, and also gives Milpark Business School permission to conduct a credit check with any credit bureau or third party. The term "contract" is accepted provisionally based on the outcome of the credit check and Milpark Business School reserves the right to decline the application if it does not comply with the Milpark Business School credit policy or meet Milpark Business School's credit-granting criteria.

## 12. Legal Declaration of Indemnity

- 12.1 Neither Milpark Business School nor any official employee or representative of Milpark Business School acting in his/her capacity as such shall be liable for any damage arising out of:
- i. the death, bodily harm, loss of health or illness of any student howsoever caused; and
  - ii. the destruction of or damage to any property owned by or in the custody of any student, howsoever caused.
- 12.2 The applicant hereby indemnifies Milpark Business School against any claim made against Milpark Business School in respect of any damage arising out of the fault of the applicant.

## 13. Additional Terms of Enrolment

- 13.1 No cancellation of this contract shall be of force or effect without written consent thereto by an authorised officer of Milpark Business School;
- 13.2 Milpark Business School is providing enrolment forms and results letters electronically under certain circumstances. The parties recognize that data, documents and other information recorded on or transmitted as electronic media are subject to undetectable alteration, either intentional or unintentional, due to, among other causes, transmission, conversion, media degradation, software error, or human alteration. The definitive version of the documents in question is either the original printed version held by Milpark Business School's Consultants or, where appropriate, the electronic version on Milpark Business School's website. Milpark Business School shall not be held liable for incorrect use of the data described or information contained on these pages.
- 13.3 The right to write examinations is not transferable.
- 13.4 The signatories hereto accept that Milpark Business School shall have the right to vary the programme syllabus at any time, without prior notification and without furnishing reasons therefore. Milpark Business School shall further have the right to alter timetables and programme commencement dates in its own discretion;
- 13.5 Milpark Business School shall have the right at its sole discretion, to postpone or cancel any programme initially advertised and offered, on the basis of insufficient demand.

- 13.6 Milpark Business School reserves the right to create and apply rules (including due performance requirements), and the student hereby agrees to be bound by such rules. Milpark Business School reserves the right to exclude the student from lectures and examinations (without in any way detracting from the right of Milpark Business School to recover fees payable), and to withhold a student's examination results or to dismiss him/her for failing to pay tuition fees or failing to comply with any rules, or the terms of this contract. The student and other signatories hereby agree to pay any and all tuition fees as and when they fall due at Milpark Business School. When failure to do so results in legal or other action being taken by Milpark Business School, the liability for all costs relating to such action will fall on any signatories to this contract other than Milpark Business School, jointly and severally.
- 13.7 Where tuition fees are payable to Milpark Business School in instalments, the failure to pay any single instalment timeously will result in the full balance becoming immediately due and payable without further notice;
- 13.8 Fees payable to Milpark Business School comprise tuition, course material, admission and registration fees for Milpark Business School and do not include stationery or other items. Furthermore it shall be the student's responsibility to bear the cost of transport and specialised consumables used during the programme, including but not restricted to specialised stationery, stock or any other material;
- 13.9 The student is responsible for ensuring that he/she has been properly registered with any relevant external institute or examining body where applicable and that he/she has been registered for examinations with such institute or body.
- 13.10 In case of force majeure (unforeseeable/uncontrollable events), Milpark Business School reserves the right to close the college temporarily. While 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;
- 13.11 No relaxation, variation or indulgence granted by Milpark Business School to the other signatories hereto in respect of this agreement shall constitute a waiver of any rights vesting in Milpark Business School in terms hereto, and no reliance may be placed by the student or other signatory hereto or any statement or representation not contained herein;
- In the event of the signatories to this agreement, other than Milpark Business School, having completed this form incorrectly, or the payment details herein not being in accordance with the requirements of Milpark Business School, then such incorrect information or payment details shall be deemed to have been amended so as to be in accordance with the requirements of Milpark Business School, without further notice;
- I agree to abide by the student Code of Conduct, which is available on [www.milpark.ac.za](http://www.milpark.ac.za) or may be requested in hard copy from [info@milpark.ac.za](mailto:info@milpark.ac.za).

**14. Declaration of authenticity**

Each student enrolled with Milpark Business School is expected to submit his/her own, unaided work. By signing the terms and conditions upon registration with Milpark Business School, you acknowledge that the work presented by you is your own, original work and also acknowledge that you understand what plagiarism is and accept what the consequences of plagiarism are. Students who commit plagiarism will face disciplinary action being taken against them.

**15. In case of an applicant who is a minor (i.e. under the age of 18)**

I, \_\_\_\_\_  
(Full name of applicant/student), the undersigned, duly assisted as far as in law need be by

\_\_\_\_\_  
(Full name of parent(s)/guardian(s)/sponsor(s)) do hereby:

- 15.1 Acknowledge that I understand the provisions of the declarations of indemnity above and hold myself bound thereby and by all other provisions in this enrolment; and by the rules and procedures of Milpark Business School for the time being in force or as they may be altered, for any period during which I am a registered student;
- 15.2 Declare that I know that, should I, during my attendance at Milpark Business School, undergo training in any workshop, laboratory or any other place of training or attend any excursion, event or sporting activity whether within or without Milpark Business School, I may be exposed to risks to life, or to bodily injury, or to health or illness or of damage to property, or personal liability therefore and that in the full knowledge of this, I consent to run all the risks involved in such training, excursion, exercise, event or sporting activity. Furthermore I acknowledge that the cost of transport to and from such training, excursion, exercise, event or sporting activity shall be for my account;
- 15.3 Acknowledge that I have familiarised myself with the Contract of Enrolment, programme fact sheets, Milpark Business School documentation and/or the relevant institute prospectus and certify that the information given in this form is accurate and complete in all respects;
- 15.4 Acknowledge that I am aware that I have to satisfy the requirements of due performance as laid down by Milpark Business School, and the relevant conferring body or institute as the case may be;
- 15.5 Agree that Milpark Business School may communicate directly with the conferring body / institute on my behalf and that, as such, all correspondence from the institute/conferring body to myself may be sent directly to Milpark Business School;
- 15.6 Accept sole responsibility for all amendments to, and confirmation of my short course certificate, certificate, diploma or degree;
- 15.7 Undertake that I will not amend or cancel my enrolment in any manner whatsoever without first informing Milpark Business School in writing of such amendment or cancellation and acquiring Milpark Business School's written consent thereto;
- 15.8 Hold myself responsible for the payment in full of all fees and other charges as and when they fall due for payment at Milpark Business School;
- 15.9 Agree that where tuition fees are payable to Milpark Business School in instalments, the failure to pay any single instalments timeously will result in the full balance becoming immediately due and payable without further notice;
- 15.10 Agree that Milpark Business School shall be entitled to recover from me all legal costs incurred by Milpark Business School in order to enforce its rights under this contract, including, but not by way of limitation, attorney and own client fees and collection charges and all tracing charges.

The above-mentioned parent(s), guardian(s) or sponsor(s) do hereby:

- 15.11 Assist the applicant in all respects in making this enrolment and hold him/her and myself bound by all the provisions thereof and by the rules and regulations of Milpark Business School for the time being in force or as they may be altered;
- 15.12 Consent to the applicant attending Milpark Business School subject to the provisions of the enrolment;
- 15.13 Accept responsibility for all amendment to, and confirmation of the applicants enrolment with the diploma conferring body or accrediting institute;
- 15.14 Certify that the information given on this form is accurate and complete in all respects;
- 15.15 Holds him/herself jointly and severally responsible as co-debtor, together with the applicant, for the full payment of all fees and charges as and when they fall due for payment at Milpark Business School;
- 15.16 Confirm that he/she has read and understood the terms and conditions of this contract, and agree to be bound by them.

In the case of an applicant/student who is a minor:

\_\_\_\_\_  
(Signature of the parent(s), guardian(s), sponsor(s)) (Date contract signed)

\_\_\_\_\_  
(Signature of the applicant/student) (Date contract signed)

**16. In the case of an applicant/student who is NOT a minor (i.e. over the age of 18)**

- 16.1 I declare and warrant that I am a major and have full capacity to act;
- 16.2 Acknowledge that I understand the provisions of the declarations above and hold myself bound thereby; and by all other provisions of this enrolment and by the rules and procedures of Milpark Business School for the time being in force or as they may be altered, for any period during which I am a registered student;
- 16.3 I declare that I have read and understood that contents of this contract of enrolment, including clause 10 and its sub-clauses, which, shall apply to me in my full capacity.
- 16.4 I confirm that I was given the opportunity to obtain explanation for any areas that were unclear to me.

In the case of an applicant/student who is NOT a minor:

\_\_\_\_\_  
(Signature of the applicant/student) (Date contract signed)

**I hereby give permission for Milpark Business School to divulge my personal information to the Institute of Bankers: Yes  No**

**For statistical purposes, kindly indicate whether you were assisted by a MBS Consultant: Yes  No**

**If so, by whom? \_\_\_\_\_**

