



QUALIFICATION

Bachelor of Commerce
(SAQA ID: 90509; NQF Level 7)

**Bachelor of Commerce Majoring in
SHORT-TERM INSURANCE**



The Insurance Institute
of South Africa

Recognised



Mode of Delivery:
Immersive Online Learning
Distance Learning

**We've got you.
You've got this.**

1

Description and Programme Purpose

The **Bachelor of Commerce (BCom)** degree at **NQF Level 7** is a dynamic, broad-based qualification **designed to develop** independent, analytical and ethically grounded graduates who are equipped with a deep understanding of the **core principles of business and management** – preparing them to think critically, solve complex problems and thrive as future leaders in a rapidly changing **South African and global economic** environment.

This **factsheet specifically focuses** on the **BCom with a major in Short-Term Insurance**, which provides students with a strong foundation in business management, accounting, **economics and marketing**, while building specialised expertise in the principles, products and **practices that define the short-term insurance** industry. Students gain in-depth knowledge of underwriting, claims processes, risk management, reinsurance and the **regulatory frameworks governing** the industry, enabling them to make ethical and professional **decisions in diverse insurance contexts**.

Learn More



The **Short-Term Insurance stream prepares graduates** to contribute meaningfully to the professionalisation and growth of the industry by **equipping them with both a theoretical understanding** and practical application of insurance concepts. Specialist modules cover a wide range of insurance **products and culminate** in an applied case study, ensuring that students graduate with the ability to integrate their **knowledge into real-world scenarios**.

The **BCom degree** is also recognised by the **Financial Sector Conduct Authority (FSCA)** for FAIS Fit and Proper purposes and will allow graduates to apply for professional membership with the **Insurance Institute of South Africa (IISA)**, including eligibility for the designation of Fellow of the Insurance Institute of South Africa (FIISA), provided that all other requirements are met. Application forms and the requirements for **membership are available** on IISA's website (www.iisa.co.za).

2 Who Should Enrol

01

The **BCom Short-Term Insurance** degree is suited to individuals who want to build strong expertise in the **business and operational** aspects of the **short-term insurance** industry.

02

The **programme equips students with a sound foundation** in commerce, while **providing specialised knowledge** of insurance products, claims handling, underwriting, reinsurance, risk management and the **regulatory environment**.

03

Graduates of this programme will be well-prepared for careers as Underwriters, Claims Managers, Risk Engineers, Insurance Brokers, **Product Specialists or Portfolio Managers** within the short-term insurance sector.

04

The **qualification also provides an important** pathway for those wishing to obtain **professional recognition** through the **Insurance Institute of South Africa (IISA)**, as the qualification requirement to become a **Fellow (FIISA)**.

**We're online.
We've got space.**



Successful completion of this qualification should enable the student to:

1. **Apply key** operational, management and leadership principles, concepts, theories, models and **practices to strategically plan**, organise and optimise the use of human and **financial resources** across diverse **digital business environments**.
2. Apply principles, procedures, rules, **methods and techniques** relevant to the fields of accounting, marketing, human resources, governance, IT, and logistics and supply chain management, to **manage information and solve problems** to drive sustainable and **ethical business operations**.
3. **Explain and apply key principles**, concepts, theories, models, procedures, methods, tools and **techniques relevant to micro- and macroeconomics** in key business functions such as marketing, human resources, project management and **supply chain management** in **relevant business contexts**.
4. **Integrate knowledge**, skills and attributes from **different functional areas** of business and **entrepreneurial** thinking to report on findings in order to **execute an Applied Business Capstone** project relevant to a selected focus area.
5. **Assess and communicate** the impact of business decisions on **compliance risk across functional departments** of a business.



Module descriptions for all modules in the Short-term Insurance stream can be found below.

Kindly note

That an **overview factsheet** is available that provides information on all the **different BCom majors** offered by Milpark.

[Learn more about our BComs](#)

“Year 1, Year 2, and Year 3” correspond with the complexity of the coursework and progression of the academic levels. **These labels align with international BCom standards.** They do not represent the time it takes for a student to complete the qualification at Milpark.

Students have a **minimum of three years and a maximum of nine years to complete** the qualification. This allows for **flexibility on the learning journey** at a pace that enables students the best possible opportunity for successful outcomes.

Major: Short-term Insurance: 370 credits

	Year 1	Year 2	Year 3
Compulsory (all)	<ul style="list-style-type: none"> • Foundations to Business Studies FOBS01-5 (10/5) • Introduction to Business Management INBA01-5 (20/5) • Mathematical Skills for Business MABU01-5 (10/5) • Digital Skills for Business DIGB01-5 (10/5) • Introduction to Financial Reporting INF01-5 (10/5) • Introduction to Microeconomics MICR01-5 (15/5) • Introduction to Macroeconomics MACR01-6 (15/6) • Financial Reporting FIRE01-6 (10/6) • <i>Personal Lines Insurance PERL01-5 (25/5)*</i> 	<ul style="list-style-type: none"> • Business Management 2A BUMA2A-6 (20/6) • Business Management 2B BUMA2B-6 (20/6) • Financial Accounting for Business Decisions FBUD01-6 (20/6) • <i>Commercial Lines Insurance COLI01-5 (25/5)*</i> • <i>Short-term Insurance Environment STIE01-6 (25/6)*</i> • <i>Commercial Underwriting COUN01-6 (15/6)*</i> 	<ul style="list-style-type: none"> • Strategy and Foresight SFOR01-7 (20/7) • Leadership and Organisational Dynamics LORG01-7 (20/7) • Applied Business Capstone CAPG1C-7 (20/7) • <i>Commercial Property and Business Interruption Insurance CPBI01-7 (20/7)*</i> • <i>Reinsurance REIN01-7 (20/7)*</i> • <i>Specialist Insurance Products SPIN01-7 (20/7)*</i>
Total credits per year	125	125	120

Note: Modules are offered via Immersive Online (IO).

Second-year modules are available from 2027, and third-year modules are available from 2028.

* Specialist modules relating to your chosen major may only be offered via Distance Learning (DL) mode of learning.

Mode Of Learning

The programme will be offered via **Immersive Online (IO) Learning** or **Distance Learning (DL)**, based on the student's selection of mode of learning.

Immersive Online (IO) Learning is our guided, dynamic and **flexible digital study experience** designed to foster deeper learning and meaningful connection.

Through **scheduled online sessions**, interactive content, and collaborative activities, students **engage** in a human-centred environment that blends structure with flexibility. **IO Learning** uses advanced online systems and multimedia resources to support clear pathways, small-group collaboration, and personalised feedback, creating a rich, connected, and **engaging learning journey**.



Distance Learning (DL) is our more traditional, **flexible study mode designed** for independent learners who prefer **minimal online engagement**.

Students in this **mode primarily rely on textbooks** and study guides, with access to supplementary online resources via our learning platform. **DL supports self-paced** learning and is ideal for **students with limited internet connectivity**, or those who prefer offline study. While lecturer support is available, interaction is **less frequent compared** to other modes, allowing students to manage their time and **progress independently**.

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You've got this.



This **module onboards students to Milpark Education** by outlining the layout and structure of their courses, as well as providing an explanation of Milpark's **learning management system**. Students will be equipped with basic numeracy and writing skills, and the knowledge necessary to embark on higher education **studies in the commerce field**. The module will also introduce students to professional communication and ethical skills required **not only for studies, but also to operate in the business landscape**.

Foundations to Business Studies FOBS01-5

Introduction to Business Management INBA01-5

In this module, **students are introduced to the fundamental principles** of management and the essential skills and competencies required for effective management. The **primary management tasks** of planning, organising, leading and controlling, and supporting management tasks such as communication, motivation and delegation, are covered and applied **across management functions**, notably, operations, financial, marketing and human resources management. The **importance of fostering an entrepreneurial** philosophy and ethical culture as a manager is also dealt with in this module.

The **module emphasises the use of basic principles** of mathematics to summarise and analyse business data. Students apply a range of mathematical techniques to **real-life business examples**. Students will be introduced to basic forecasting techniques, including time-series analysis and relating **variables through regression** analysis and scatter diagrams. The module also provides students with a basic understanding of the theory of interest for application to **relevant business transactions**.

Mathematical Skills for Business MABU01-5

Digital Skills for Business DIGB01-5

This **module introduces students to foundation** digital skills essential for making informed and data-driven business decisions. Students will have a clear understanding of basic components within **information technology** (IT) and the relevant IT considerations within a business, including the impact and risks of digital data collection, storage, processing and communication. Through **exercises and practical applications**, students will learn to utilise digital tools for analysing and reporting information that informs business decisions. **Since spreadsheet software** and data analysis are covered in this module, the successful completion of *Foundations to Business Studies FOBS01-5 and Mathematical Skills for Business MABU01-5* are prerequisites for this module.

This **module provides students from non-accounting** disciplines with a broad and practical understanding of fundamental financial reporting principles. The **module explores the role of accounting** in business and guides students through the full accounting cycle, from recording transactions to **preparing basic financial statements**. By the end of the module, students will be able to process basic accounting transactions and understand key **financial documents such as journals, trial balances, and financial statements**.

Introduction to Financial Reporting INF01-5

Introduction to Microeconomics
MICR01-5

This **foundation microeconomics module introduces** students to the core principles and analytical tools used to understand economic behaviour at **individual and firm levels**. This module aims to develop economic reasoning and equips learners to **apply microeconomic concepts to real-world** decision-making. Key areas of focus include demand and supply analysis, elasticity, **consumer and producer behaviour**, market structures, public goods, and the evaluation of efficiency and **equity in economic outcomes**. By the end of the module, students will be able to critically assess how economic agents interact within various **market environments and the implications of their choices**.

This **module provides students with a comprehensive** understanding of macroeconomic principles and their application to the South African economy. **Over the course of eight weeks**, students will explore key topics such as the structure and functions of the banking system, government intervention, fiscal policy, and economic growth. The **module emphasises the practical application** of theoretical models including the Keynesian model, to **real-world economic scenarios**.

Introduction to Macroeconomics
MACR01-6

Financial Reporting
FIRE01-6

This **practical module builds on the foundational** accounting principles introduced in *INF01-5* which is a prerequisite for this module. The **module explores the full financial lifecycle** of a business, from sourcing funding and making investment decisions, to managing daily operations and evaluating performance. **Students will see how accounting supports every stage of business activity**. Additionally, students will deepen their understanding of financial statements, engage with the Statement of Cash Flow for the first time, and gain insight into the South African tax system. **With real-world examples and a strong focus** on practical application, this module equips students to confidently engage with **financial information and finance professionals**, make informed business decisions, and apply these skills across a wide range of careers and entrepreneurial ventures. *Introduction to Financial Reporting INF01-5* is a prerequisite for this module.

The **purpose of the module is to equip students** with the knowledge and skills required by **Personal Lines** insurance specialists operating within the South African insurance environment. Students will be competent and able to provide Personal Lines insurance advice for Personal Lines insurance products. **This module is also aimed at providing** students with an understanding of the general principles underlying Personal Lines insurance, the nature and structure of the different **Personal Lines products**, the analysis of underlying risks on a proposal, and the claims process.

**Personal Lines
Insurance
PERL01-5**

**Business
Management 2A
BUMA2A-6**

This **module provides an overview of the primary business** functions that directly create and deliver value to customers, namely operations and marketing. It covers the **role of management** in overseeing operations management, including the planning, organising and controlling of resources and processes involved in inbound logistics, production or service delivery, and outbound logistics. **The module also examines marketing** management, focusing on market research, product development, branding, pricing strategies, promotion, communications, and consumer behaviour. **Students will gain an understanding** of how the **effective management** of these core functions contributes to competitive advantage and overall business success. By the end of the module, students will have the skills and knowledge needed to manage these essential activities effectively in a contemporary business environment. *Introduction to Business Management INBA01-5* is a prerequisite for this module.



This **module offers an overview of the functional** areas in business that provide essential supporting activities in business. This includes the role of management in **overseeing procurement and supplier** relationships. The module also examines information technology management, a critical aspect of contemporary business. **Human resource management is covered**, highlighting talent acquisition, performance management, employee development, and engagement. **Additionally**, the module explores basic financial functions and oversight including tax and legal compliance, **and corporate governance and risk frameworks** that support effective and ethical business operations. Students will develop the skills and knowledge to manage these critical supporting functions effectively, contributing to long-term business sustainability. *Introduction to Business Management INBA01-5* is a prerequisite for this module.

Business Management 2B
BUMA2B-6

Financial Accounting for Business Decisions
FBUD01-6

This **module builds on year 1 foundation financial** reporting knowledge through the practical application of financial accounting principles. Students will explore core **accounting processes** including VAT, depreciation, and entity-specific reporting. The module focuses on preparing and **analysing financial statements** to support business decision-making, with an emphasis on utilising digital tools and cloud-based accounting systems. **Students will also gain an understanding of more complex accounting** topics such as group structures and basic consolidation concepts, alongside the treatment of financial instruments. By the end of the module, students will have the skills required for modern financial reporting and compliance with relevant accounting standards. *Introduction to Financial Reporting INFI01-5* and *Financial Reporting FIRE01-6* are prerequisites for this module.

Commercial Lines Insurance
COLI01-5

This **module is aimed at providing students** with an understanding of the general principles **underlying commercial lines** insurance, the nature and structure of the different commercial lines products, the **analysis and underwriting** of various business risks, and the claims process.

The **purpose of this module is to familiarise** students with the economic, business and regulatory environments within which non-life (previously referred to as short-term) insurers operate. The **study guide applies relevant** economic, business, regulatory and non-life insurance principles to various **real-life situations that business owners** and/or managers may encounter. *Law for Business Context LABS01-6, Personal Lines Insurance PERL01-5* and *Commercial Lines Insurance COLI01-5* are prerequisites for this module.

Short-term Insurance Environment
STIE01-6

**Commercial
Underwriting**
COUN01-6

The **purpose of this module is to familiarise** students with the intricacies of commercial underwriting and the role of the **underwriter in the process**. **Students will acquire the skills necessary** to analyse various types of risks and gather the information required to underwrite them appropriately. Students will also **learn how to use the commercial underwriting** guide to provide a quotation regarding the costs involved in covering commercial risks. **This module is presented only in Semester 2 of every year.**

This **module introduces students to strategic** thinking in a fast-changing, digital world. The module explores how to use data, digital tools and foresight techniques to plan, manage innovation and respond to disruption. **Students will learn to align strategy** with emerging trends, manage change and incorporate ESG and digital risk considerations into long-term business planning. *Business Management 2A BUMA2A-6* and *Business Management 2B BUMA2B-6* are prerequisites for this module.

**Leadership and
Organisational
Dynamics**
LORG01-7

This **module examines leadership within organisations**, and the influence that leaders have on employee behaviour and organisational culture. It covers key **leadership theories and styles**, examining how leaders motivate, influence and guide **individuals and teams**. Students will explore leadership challenges and the use of power and influence in leadership roles. **The module also reviews the application** of organisational and employee behaviour theories to understand how individuals and groups act within the workplace. **Additionally, the development of emotional intelligence** and psychological safety are covered as qualities for effective leadership. By the end of the module, students will have a solid understanding of **how leadership influences organisational success**.

**Strategy and
Foresight**
SFOR01-7

This **capstone project integrates and applies** the knowledge and skills that **students have gained across their coursework** in a practical, real-world context. Students will demonstrate critical thinking, problem-solving, and research and communication **skills relevant to commerce and business environments**. The module covers various business disciplines, functions and skills learned throughout the degree. **Students will develop the ability to work both independently** and collaboratively, which will require them to apply academic concepts to practical situations. Students will also **reflect on their learning journey** and assess their efforts and contributions.

Applied
Business
Capstone
CAPG1C-7

Commercial
Property
and Business
Interruption
Insurance
CPBI01-7

In this module, the **student is introduced to Commercial Property and Business Interruption Insurance**. The fundamental concepts, rules and principles that govern these types of insurance will be covered. *Commercial Lines Insurance* COLI01-5 and *Commercial Underwriting* COUN01-6 are prerequisites for this module. **This module is on offer only in Semester 1 of every year.**

This **module will enable students to identify** and explain the principles of reinsurance. They will be able to **weigh up the benefits of the various methods** of reinsurance and advise clients on the best reinsurance for their unique context, while **applying the appropriate clauses** in the underwriting and reviewing process for reinsurance treaties. Students will also be able to analyse the **financial aspects of reinsurance** and claims reserves. **This module is on offer only in Semester 2 of every year.**

Reinsurance
REINO1-7

Specialist
Insurance
Products
SPINO1-7

This **module provides students with an in-depth** understanding of specialist insurance products within the **short-term insurance industry**. It covers key classes such as construction, engineering, marine, aviation, agricultural, **heavy commercial vehicle** and specialist liability insurance. Students will explore the **principles and practices underpinning** these products, including the legal frameworks, underwriting considerations and **claims processes that apply**.



Admission Requirements

The admission criteria for the Bachelor of Commerce degree are as follows:

If the candidate matriculated in 2007 or earlier

1. A **Senior Certificate** with matriculation endorsement/exemption for degree studies. Candidates who have a Senior Certificate but who do not meet the **matriculation endorsement/exemption** requirements stated above, may apply to Universities South Africa (USAf), for mature age exemption (<https://mb.usaf.ac.za/>).
2. A symbol of E or higher for Mathematics on HG, or a symbol of D or higher for Mathematics on SG. **Candidates who do not meet** the mathematics requirement may be admitted on condition that they successfully complete the **BCom Bridging** programme, if they have achieved at least a symbol of E on HG or a C on SG in any two of the **following subjects**:



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You've got this.**

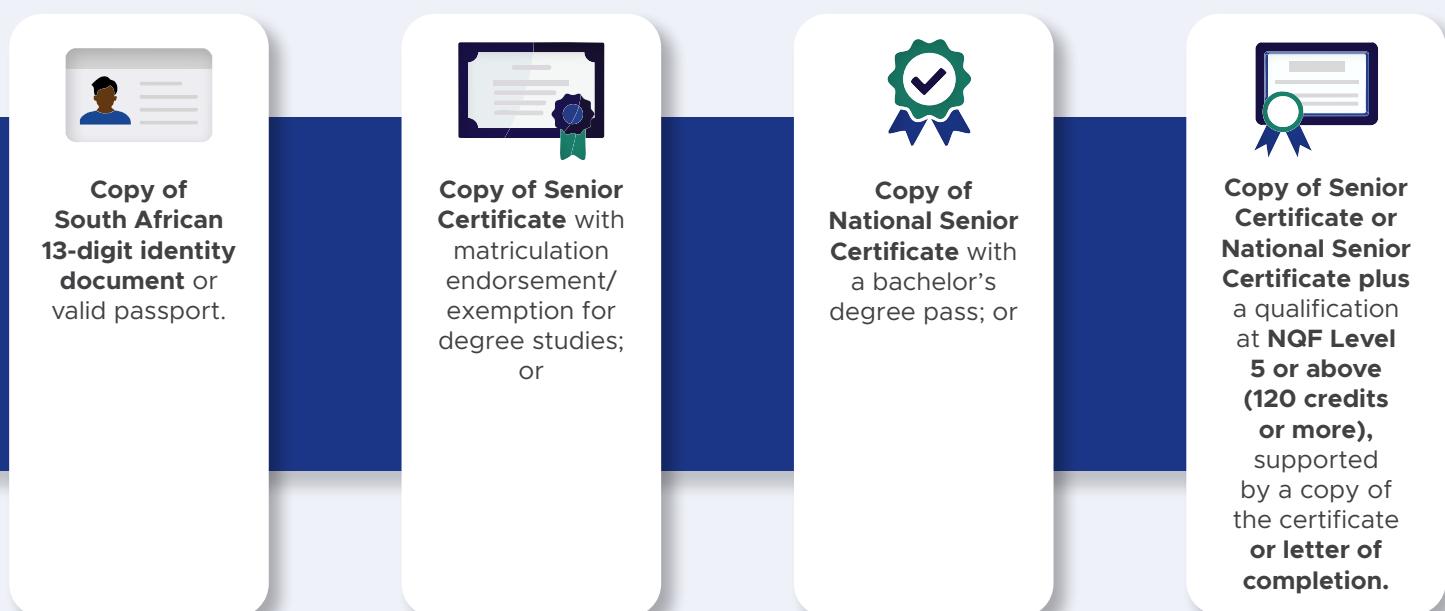
Candidates who matriculated in 2008 or later require:

1. A National Senior Certificate (NSC) with a minimum of **50%** in four **NSC 20-credit** subjects, including English as the language of instruction at Milpark Education, as certified by Umalusi. (Life Orientation is not a 20-credit-bearing subject.) **Candidates who have** a **National Senior Certificate** (NSC) but who do not meet the matriculation endorsement/exemption requirements stated above may apply to **Universities South Africa** (USAf) for mature age exemption (<https://mb.usaf.ac.za/>).
2. A minimum mark of **50%** for Mathematics or **70%** for Mathematics Literacy. Candidates who do not meet the Mathematics requirement but who have achieved a minimum mark of 50% or higher in any two of the **following subjects** may be offered admission on condition that they successfully complete a bridging programme:



Candidates who have completed a relevant **Higher Certificate (NQF 5)** or **Diploma (NQF 6)** in the field of **business or commerce** may also be admitted to the BCom degree.

Applicants must, at a minimum, submit the following **documents** with their application:



Kindly note

The **documents listed above represent the minimum requirements**. Applicants may be asked to provide additional supporting documentation if further evidence is needed. **Applicants are encouraged** to provide all supporting documentation at the time of applying to avoid unnecessary delays in the processing of their application.

Other / International certificates

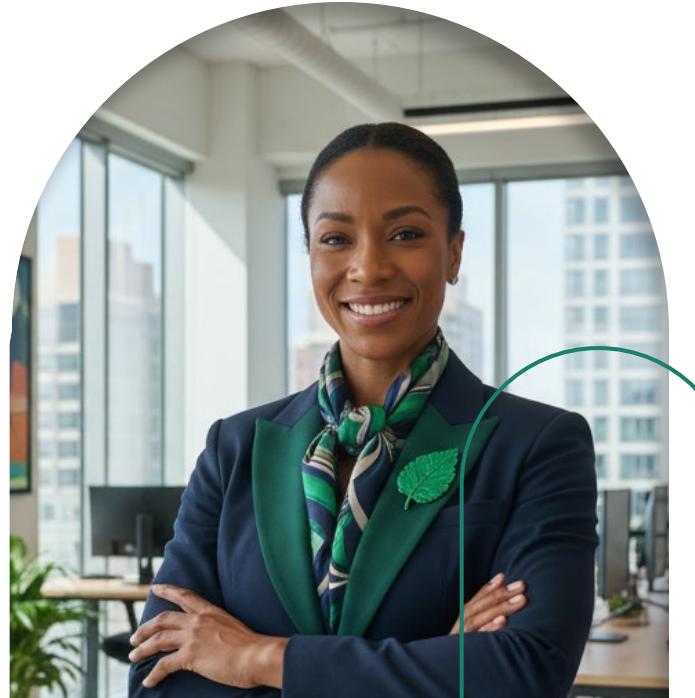
Further to the requirements for admission provided above, foreign nationals or South African nationals seeking to apply for admission onto the qualification, based on a **non-South African/foreign senior school leaving certificate**, must obtain and submit to Milpark a Certificate of Exemption from Universities South Africa (USAf) (www.usaf.ac.za).

Applicants with foreign senior **school leaving certificates** who have already completed the equivalent of a **South African Grade 12**, are advised to submit their **USAf Certificate of Exemption at the time of applying online for the Milpark bachelor's degree**.

Any foreign national or South African national seeking admission based on a non-South African/foreign tertiary qualification must obtain and submit to **Milpark a Certificate of Exemption** from Universities South Africa (USAf) (www.usaf.ac.za) at the time of applying for admission onto the qualification.

www.sqa.org.za

Foreign **nationals residing in South Africa** on a **temporary visa** must provide proof from the South African Home Affairs offices that they are permitted to **study and enrol** for studies at the tertiary level.



Recognition of Prior Learning (RPL) applications

Milpark admits a small number of students onto its programme via **Recognition of Prior Learning (RPL)**. Applicants interested in applying via **RPL will be considered** individually by the relevant Head of School.

Applicants will be required to provide evidence as outlined below **when applying for admission via the RPL route**:

- Curriculum vitae – applicant must have **10 years** of relevant work experience.
- Applicant must have a **matric qualification**, even if they performed poorly on it.
- **Personal motivational letter**, advising how the qualification will assist them and how the qualification links with their line of work.
- **Evidence from performance in the workplace**, i.e. Direct Line Manager Motivational Letter, evidence from workplace appraisal
- **Evidence** from prior achievement.
- **Certified academic transcript/statement of result.**

Learn More About The RPL Requirements

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Mode of Delivery

The **Department of Higher Education and Training** has registered the programme, and the Council on Higher Education has accredited the programme for delivery via **distance learning**.

Learn More

Following mode is available for this specific programme:

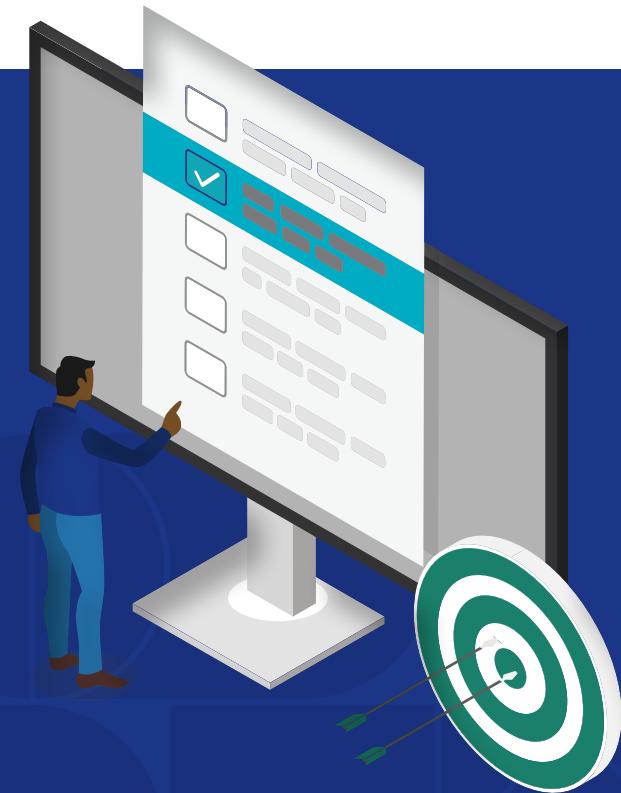


Distance learning



Immersive
Online
Learning

We've got you.
You've got this.



Access to Technology

Through the **myMilpark** and **myCourses** **online tuition** and support environments, students have **access to all course materials** (including formative and summative assessments), discussion opportunities, administrative **services and a wealth of external resources**.

Minimum requirements to study online and complete assessments and online proctored assessments

A **laptop or personal computer** (PC) with one of the **following operating systems**:



Windows 10+



macOS 10.11+



Ubuntu 18.04+



Chrome 58+



Continuous (daily) access to a **stable internet connection** with an upload and download speed of at least 5 Mbps.



A **camera/webcam** (720p resolution)



Speakers and a microphone **OR** headphones



2GB free **RAM** (memory)



250MB **free disk space**.

View Technical Requirements

How To Check Your RAM

Library access

The **Milpark Library provides access to e-books in a virtual library** called Cyberlibris (Scholartext). Lecturers may create smart bookshelves per course or module for students to access; these shelves can contain prescribed and recommended books. **Students can also create their own personal** smart bookshelves containing resources for their studies. Having access to a digital library **means that thousands of students** can access books and resources from anywhere, at the same time, online.

There is **no need to make reservations and requests**, and **no limit to the time a student** has to access a book. With the implementation of Cyberlibris, students also have access to full-text resources via ProQuest (global), Emerald (global), Ebsco (global) and Sabinet (South African publications), to assist with research and to enrich their learning experience. **Access to the Library is included in the module fee.**

Online lecturer (IO)

Comprehensive student support services are available. Students are provided with administrative support by Student Services. To assist with understanding content, students have access to **online lecturers whom they can contact individually**. Students who experience study and/or personal problems have access to a student counsellor.

All support services are available to registered students via myMilpark (myCourses).

Compulsory modules **must be completed by all students**. Students are required to select one of the majors, which will determine the electives **available** to them.

Most of the **advanced modules** have prerequisites which are indicated under the Module Descriptions.

Candidates may NOT register for any Level 2 or Level 3 modules if they still have four or more modules outstanding on the previous level. **Candidates with any outstanding** first-year module(s) may NOT register for any third-year module.

Assessment

Formative assessment will contribute between **30% and 40% to the final mark** depending on the specific module. It **may consist of a combination of the following:** assignments, quizzes, presentations, journalling, participation, engagement and tests. **Students are advised to consult the module orientation** and assessment guidelines provided for each module, to ensure that they understand how their final mark will be calculated.

Students will complete a final summative assessment at the end of each module, which will contribute between **60% and 70%** towards the final mark, depending on the module. In all cases, students are required to obtain a **sub-minimum of 40% in the final summative assessment** and an **overall final mark of 50%** to pass the module.

Students are **advised to consult the module orientation** and assessment guidelines provided for each module to ensure that they understand how their **final mark will be calculated**.

Duration

Part-time and distance-learning students have a minimum of **three years** and a maximum of **nine years** to complete the qualification.

Certification

Upon **successful completion of the qualification**, the student will receive a Bachelor of Commerce degree, NQF Level 7. The **Bachelor of Commerce** degree is accredited by the Higher Education Quality Committee of the Council on Higher Education (CHE).



Further Studies

Milpark Education is **committed to the process of lifelong learning** and to opening up access to higher education. The programme is at **NQF level 7** and will provide for articulation options into NQF level 8 programmes. Narrowly, students may proceed to a **Postgraduate Diploma in Business Administration**, offered by Milpark Education, a Postgraduate Diploma, or an Honours degree at any number of public universities, in one of the disciplines, subject to meeting the admission and selection **criteria of the receiving institution**.

A **student who has completed certain modules on this qualification** at Milpark Education and who wishes to transfer to another tertiary-level institution, should be able to apply for exemption from **relevant modules on the basis of the modules** that have been passed at Milpark Education.

Pricing



All module fees include one round of formative and summative assessments, supplementary examinations excluded. **Module fees do not include** the cost of **prescribed textbooks** which will be for the student's own account. The prescribed book list **will be available on myMilpark, on registration**.

Disclaimer

The content of this brochure is **accurate at the time of going to print**. Milpark Education reserves the right to change the programme due to changes in legislation, as well as for market requirements and other reasons. **Notice of such changes will be published on our website.**



Website:

www.milpark.ac.za

Apply Now

Enquiries

Tel: (086) 999-0001

Deneb House

3rd Floor | 368 Main Road

Observatory | Cape Town

7925 | PO Box 44235

Claremont | 7735

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