TERMS AND CONDITIONS FOR TARGET UNI GLOBAL

1. Introduction and Purpose

Seven Fold Communications Consultancy Services ("Seven Fold," "the Company," "we," "us," or "our") provides overseas education consultancy, university recommendations, admission application assistance, student training, document preparation guidance, and related support to students seeking to pursue higher education abroad.

These Terms and Conditions govern the services provided by Seven Fold and explain the respective rights, responsibilities, fees, and obligations of the Company and the student.

By registering for or using our services, the student ("Student," "you," or "your") acknowledges that they have read and understood these Terms and Conditions and agree to be bound by them, subject to applicable law.

2. Free University Consultancy and Admission Services

Seven Fold provides its standard university consultancy and admission assistance services free of charge to students. No consultancy or university application processing fee is charged by Seven Fold for the following services:

1. **University recommendations:** Identifying and recommending suitable universities and courses based on the student's academic profile, preferences, career objectives, and budget.
2. **Admission guidance:** Explaining university admission requirements, application procedures, eligibility criteria, and deadlines.
3. **Application assistance:** Assisting students with university applications and the organisation and preparation of required documents.
4. **Document development:** Providing guidance on Statements of Purpose (SOPs), Letters of Recommendation (LORs), CVs or résumés, and other application documents.
5. **Student training:** Providing relevant preparation, guidance, and training to help students understand and navigate the overseas education and admission process.
6. **Admission-related support:** Providing guidance on admission offers, enrolment procedures, and related documentation.

These services are provided to help students secure appropriate admission opportunities and pursue their overseas education goals.

The free services described in this section are separate from any paid visa assistance, education loan assistance, or specialised university refund assistance.

3. University Selection and Admission Decisions

Seven Fold will make reasonable efforts to recommend universities and courses appropriate to the information provided by the student.

The student is responsible for reviewing the recommended universities, course content, tuition fees, living expenses, accreditation or recognition, admission conditions, refund policies, and other relevant information before accepting an offer.

All admission decisions are made by the respective universities and educational institutions. Seven Fold does not guarantee admission to a particular university, course, scholarship, or educational programme.

4. Student Responsibilities

Students using Seven Fold's services agree to:

1. Provide accurate, complete, and truthful personal, academic, financial, and other relevant information.
2. Submit genuine and valid documents and refrain from providing forged, misleading, or fraudulent information.
3. Review application forms and supporting documents before submission and report any errors promptly.
4. Meet applicable admission, examination, visa, payment, and enrolment deadlines.
5. Respond promptly to requests for information and additional documents.
6. Pay tuition fees, university charges, visa fees, and other applicable third-party expenses directly to the relevant institution or service provider, unless another arrangement is expressly agreed in writing.
7. Comply with university policies, destination-country laws, immigration requirements, and applicable regulations.
8. Make informed decisions regarding university selection, course enrolment, finances, travel, and continuation of studies.

The student remains responsible for the accuracy of all information and documents submitted in their name, including materials prepared with Seven Fold's assistance.

5. University Payments and Responsibility After Enrolment

Students are required to make tuition fee payments and other university-related payments directly to the relevant university through its authorised payment channels.

Once the student has received an admission offer, completed the required enrolment procedures, paid the applicable university fees, and commenced the process of studying abroad, the student's ongoing academic relationship is primarily with the university.

Seven Fold is not responsible for the university's academic decisions, course delivery, attendance requirements, academic performance assessments, tuition arrangements, disciplinary decisions, or institutional policies.

Seven Fold's responsibility remains limited to the services it has expressly agreed to provide. Nothing in these Terms and Conditions excludes liability that cannot lawfully be excluded.

6. Paid Visa Assistance Services

Seven Fold may offer visa application assistance and related support to students planning to study abroad.

Depending on the destination country and the nature of the services required, a separate service fee may apply. Visa assistance charges may vary by country and service package.

Before any paid visa service begins, Seven Fold will communicate the applicable fee, scope of service, payment terms, and any relevant refund conditions. The student must agree to these terms before the service commences.

Visa assistance may include:

- Guidance on visa application procedures and document checklists.
- Assistance with organising supporting documents.
- General guidance on financial documentation and application requirements.
- Interview preparation and procedural guidance, where applicable.

Visa application fees, embassy or consular fees, government charges, medical examination fees, insurance, and other third-party expenses are separate from Seven Fold's service charges.

Seven Fold does not guarantee visa approval. Visa decisions rest exclusively with the relevant immigration authorities, embassy, or consulate.

7. Paid Education Loan Assistance Services

Seven Fold may assist students in exploring and applying for education loans through relevant banks or financial institutions.

A service fee may apply for education loan assistance. Any applicable fee and its conditions will be disclosed to the student before the paid service begins.

Loan assistance may include general guidance on available financing options, documentation requirements, application procedures, and communication with relevant financial institutions, where appropriate.

Loan approval, interest rates, repayment schedules, collateral requirements, eligibility, and disbursement are determined by the relevant bank or financial institution.

Seven Fold does not guarantee loan approval or disbursement.

7.1 Refund of Education Loan Assistance Fees

The student may submit a refund request directly to the bank, upon verification, eligible refunds will be processed within a reasonable period and in accordance with applicable law and the agreed refund policy between the student and the Bank.

This provision applies to service fees collected by Seven Fold for education loan assistance. Charges collected independently by banks, financial institutions, or other third parties are governed by their respective refund policies.

Commission paid to Seven Fold Communication for paperwork and provision of the bank loan are non returnable.

8. Student Withdrawal or Discontinuation of Studies

Seven Fold provides its standard consultancy, university recommendations, application assistance, document preparation guidance, and student training without charging an upfront consultancy or application processing fee.

These services require time, resources, professional effort, and administrative work.

If a student voluntarily withdraws from or discontinues their overseas education after receiving the relevant services and completing the applicable admission and enrolment process, the consequences will be assessed in accordance with the student's agreement with Seven Fold and applicable law.

Withdrawal may include voluntarily abandoning a course, leaving a university before completion, or discontinuing studies after enrolment.

8.1 Proposed Recovery of Service Costs

Where the student has voluntarily discontinued their studies in circumstances covered by a separate, validly agreed service-cost recovery arrangement, Seven Fold may seek recovery of legally recoverable costs associated with the services previously provided free of charge.

The proposed minimum amount is:

- **£3,000 (three thousand British pounds)** for cases governed by the applicable GBP arrangement; or
- **€3,000 (three thousand euros)** for cases governed by the applicable EUR arrangement.

The applicable currency and amount must be clearly identified in writing before the student accepts the relevant services.

Any recovery obligation must be disclosed in advance, expressly acknowledged by the student, and consistent with applicable law. It must not operate as an unlawful penalty or impose an unenforceable charge.

The amount and circumstances in which recovery may be sought should be supported by an appropriate contractual and legal basis.

9. University Tuition Fee Refunds Following Withdrawal

If a student decides to discontinue their studies and wishes to recover tuition fees or other payments made to the university, the student must contact the university directly and follow its applicable withdrawal and refund procedures.

The university's own policies, contractual terms, and applicable law determine whether a refund is available and the amount that may be refunded.

Seven Fold does not control university refund decisions and cannot guarantee that a refund will be approved.

Students should retain copies of payment receipts, admission documents, withdrawal requests, correspondence, and any other relevant records.

10. Specialised University Refund Assistance

If a student is unable to manage the university refund process independently and requests specialised assistance from Seven Fold, the Company may provide additional support under a separate paid service arrangement.

The fee for this specialised service will be:

- **£2,000 (two thousand British pounds) per student** where the applicable arrangement is denominated in GBP; or
- **€2,000 (two thousand euros) per student** where the applicable arrangement is denominated in EUR.

The applicable currency, service scope, payment timing, and any refund conditions must be communicated to the student in writing before the service begins. The student must expressly agree to the fee.

The specialised service may include:

1. Guidance on university withdrawal and refund procedures.
2. Assistance in organising supporting documents.
3. Help preparing refund request letters and related communications.
4. Guidance on communicating with the university concerning the refund request.
5. Procedural follow-up assistance, where agreed and available.

The fee covers the specialised assistance agreed with the student; it does not guarantee a university refund or a particular refund amount.

Any legal representation, litigation, or other regulated professional service is excluded unless separately agreed and lawfully provided by an appropriately authorised professional.

Students may choose to pursue a refund directly with their university without engaging Seven Fold for this optional service.

11. Third-Party Charges and Expenses

Students remain responsible for charges imposed by universities, government authorities, embassies, consulates, banks, lenders, examination bodies, document service providers, and other third parties.

Such charges may include:

- University application and tuition fees.
- Visa application and government fees.
- Education loan processing charges imposed by financial institutions.
- Document attestation, translation, or courier charges.
- Insurance, travel, accommodation, and other study-abroad expenses.

Seven Fold's own service charges, where applicable, are separate from third-party charges. The student should verify the applicable amount and payment arrangements before making any payment.

12. No Guarantee of Outcomes

Seven Fold provides guidance and assistance on a reasonable-efforts basis and does not guarantee:

- University admission or enrolment.

- Scholarships or tuition discounts.
- Visa or immigration approval.
- Education loan approval or disbursement.
- University tuition fee refunds.
- Employment, permanent residency, or any particular career outcome.

All such decisions are made by the relevant independent institutions or authorities.

13. Accuracy of Information and Changes in Requirements

University admission requirements, tuition fees, scholarships, visa rules, loan eligibility criteria, and refund procedures may change without notice.

Seven Fold will make reasonable efforts to provide accurate information based on what is available at the time. Students should verify important requirements directly with the relevant university, financial institution, or government authority before making significant decisions.

14. Privacy and Confidentiality

Seven Fold may collect and process personal information and documents necessary to provide its services, including contact details, academic records, identity documents, financial information, and application materials.

Such information will be handled in accordance with applicable privacy and data protection laws and the Company's privacy practices.

Information may be shared with relevant universities, banks, lenders, visa-related service providers, or other necessary third parties where required to deliver the requested services, subject to applicable law and any required consent.

15. Suspension or Discontinuation of Services

Seven Fold may suspend or discontinue services where a student provides false or fraudulent documents, fails to cooperate with reasonable requests, engages in unlawful conduct, or uses the services for an improper purpose.

Where reasonably practicable, the Company will communicate the reason for discontinuation. Any such action remains subject to applicable law and the parties' contractual obligations.

16. Limitation of Responsibility

Seven Fold will make reasonable efforts to provide the services agreed with the student. The Company is not responsible for independent decisions made by universities, immigration

authorities, financial institutions, or other third parties, or for delays and outcomes outside its reasonable control.

Nothing in these Terms and Conditions excludes or limits liability where such exclusion or limitation is prohibited by applicable law, nor does it remove any statutory rights available to the student.

17. Amendments to These Terms and Conditions

Seven Fold may update these Terms and Conditions to reflect changes in its services, procedures, or applicable legal requirements.

The updated terms will be published or communicated through appropriate channels, with the applicable effective date indicated. Any changes will apply subject to applicable law and any required notice or consent.

18. Governing Law and Dispute Resolution

These Terms and Conditions will be governed by the laws applicable to the Company's place of establishment, subject to any mandatory laws and protections applicable to the student.

The parties will endeavour to resolve disputes through good-faith communication. Where a dispute cannot be resolved amicably, it may be referred to a competent authority or forum in accordance with applicable law.

19. Student Acknowledgement and Acceptance

By signing or otherwise validly accepting these Terms and Conditions, the student acknowledges and confirms that:

1. Standard university consultancy, university recommendations, admission application assistance, document preparation guidance, and student training are provided free of charge by Seven Fold.
2. Visa assistance and education loan assistance may be subject to separately disclosed service fees.
3. Education loan assistance service fees collected by Seven Fold are refundable in accordance with the applicable refund policy and law.
4. The student is responsible for making university payments and pursuing tuition fee refunds directly with the university unless optional specialised refund assistance is separately requested and agreed upon.
5. Specialised university refund assistance may be subject to a separately agreed fee of £2,000 or €2,000 per student, as applicable.

6. Any withdrawal-related service-cost recovery obligation, including the proposed £3,000 or €3,000 minimum amount, must be separately disclosed, expressly agreed to in advance, and legally enforceable.
7. Admission, visa, loan, scholarship, and university refund outcomes are not guaranteed.
8. The student is responsible for providing genuine documents, accurate information, and complying with applicable deadlines and requirements.
9. The student has had the opportunity to read and understand these Terms and Conditions and ask questions before accepting the services.