



12 MONTH MONEY BACK GUARANTEE

Client Name: _____

Ref No: _____

The Sharemarket College empowers individuals to make professional share market and investment decisions in today's environment. We pride ourselves on maintaining long-term partnerships with our members and are committed to providing the highest quality ongoing coaching, knowledge and skill development for each individual. We provide our members with unparalleled access to the latest financial analysis tools through our 'personalized trading platform'.

Virtual Trader and your Membership includes a 12 Month Money Back Guarantee to the principal member as noted on the membership agreement. The Guarantee we provide is that, if you meet the requirements set out below and you are not satisfied, acting reasonably, that we have met our obligations to you, we will refund your Membership fee in full. Your SMC Membership and Virtual Trader combines education, training and technology with technical analysis being a tool, and as such is dependent on usage and analysis of data and settings by the end user. **We guarantee to provide you with Nationally Accredited Training and the level of personal support and mentoring as well as all of the other benefits specified in your particular Membership in order for you to create a successful trading plan and have the knowledge and support to execute that plan in the market.** You agree that you must complete the training included in your Membership, be assessed as competent, adequately access and utilize the mentoring and other Membership benefits and properly execute your trading plan using your best efforts and the application of sufficient time and diligence.

1. This guarantee is conditional and will be deemed null and void if the trainee fails to:

- (a) Within the first 180 Days from Membership commencement: complete the unit STISMK001A using, as appropriate, face to face training or the live online training provided in our virtual classroom e-learning system; complete the online assessment and be deemed competent in this unit; create your personal trading plan in accordance with the training and; complete at least one comprehensive personal support and mentoring session every month from the Membership commencement;
 - (b) During the balance of the initial 12 months of the Membership term: complete any other units of training included in the Membership using, as appropriate, face to face training or the live online training provided in our virtual classroom e-learning system; complete the online assessment for all such units and be deemed competent in them; separately complete revision and reinforcement of all units of training included in the Membership utilizing the self-paced online learning system; actively execute on your trading plan in the creation and management of your investment portfolios including hedging appropriately, correctly using stop losses and other money and risk management strategies in accordance with the training and your trading plan, actively identifying, selecting, entering and exiting suitable trades and; completing at least one comprehensive personal support and mentoring session every month.
 - (c) Complete and return to the SMC lesson evaluation reports after completing each training lesson;
 - (d) Have continuous data for the 12 month period, including any period of notification;
 - (e) Have the Membership fee and any other applicable costs paid up in full;
 - (f) Keep appointments for scheduled training sessions and personal mentoring sessions;
 - (g) Clear the computer of all viruses, which may affect the functionality of the program, and defragment regularly;
 - (h) Return original completed guarantee to the General Manager, The Sharemarket College, 46 Wharf Street, Kangaroo Point, Queensland 4169 within 14 days of commencement of the Membership;
 - (i) Within 30 days from commencement of the Membership, email The Sharemarket College at cs@smc.edu.au computer specifications including operating system (ie.- windows/service pack) web browser, computer age, CPU speed, RAM capacity and configuration, hard disk memory size and internet connection type and speed; and
 - (j) Notify us in writing within 7 days of the expiry of the initial 12 months of the Membership term of their request for a refund together with full details of the reasons for the request.
- If you believe the Virtual Trader product itself is running incorrectly, please describe your system configuration, your operating software environment, and the symptoms of your problem as thoroughly as you can in an email message and send it to cs@smc.edu.au. We will analyse and resolve your problem as quickly as possible.
 - In the event we discover there is, indeed, a defect in this product, we will repair the defect and send you the corrected version.

2. When the user creates a successful trading strategy during the training and with the assistance of the supplied personal mentoring and:

- (a) the trainee successfully completes a "simulated" test report demonstrating a viable trading system using Virtual Trader; and
- (b) the trainee has customized Virtual Trader to choose an individual set-up and configuration that is appropriate for them and which operates in accordance with their trading plan and system; and
- (c) completes, with their trainer, the questionnaire referred to below, then this guarantee will be considered to be at an end.

Important: When you have completed your training and you are happy that the personal trading system you have developed in training is capable of producing profitable results, your trainer will ask you to fill out a questionnaire covering all aspects of your training, at which time the guarantee period is considered to be at an end.

Signed:
Client _____

Print:
Client _____

Date: _____

OFFICE USE

SMC _____

Print _____

Date _____