Terms and conditions
How to Book
Bookings are done online. The booking is binding on the student once the student and/or their legal guardian has indicated his/her acceptance of these Terms and Conditions within the online booking process. EF accepts the enrollment by sending a confirmation and initial invoice.

What is included in the Course Fee
- Chosen Language course
- Accommodation in homestay with a half board meal plan available from the Sunday immediately preceding the Monday start date until the Saturday after the course ends
- Online pre- and post-course for up to three weeks
- Weekly activities program
- Exam preparation supplements:
  - Foundation Year: USD280
  - Academic Year: USD305 (for general/summer courses) or six months or less: USD210

How to Pay
EF accepts the following payment methods:
1. By bank transfer directly to the Organizer:
   - Name of Bank: Credit Suisse Bank address: Paradeplatz 8, 8001 Zurich, Switzerland
   - Beneficiary Name: EF Education First AG
   - Bank Address: Credit Suisse AG, Paradeplatz 8, 8001 Zurich
   - Account: 958089-32-28
   - IBAN: CH09 0483 5095 8089 3202 8
   - SWIFT: CRESCHEZ280A
2. Payment by credit card where applicable

Please note that cash payment cannot be accepted. Credit card fees will apply according to local laws and regulations.

Payment Plan
- Enrollment: Enrollment fee and Cancellation Protection, due on booking date
- Program Deposit: USD2000, due 14 days after the booking date
- 2nd Payment: 15% of the Course fee, due 45 days after the booking date
- 3rd Payment: Tuition balance, due 60 days prior to the program start date

EF may offer a personalized payment plan upon agreement, in which case that payment plan shall apply instead of the above. For late payments EF reserves the right to charge a late payment fee of USD250. Any promotional offers or discounts confirmed at the time of booking are subject to payments being made on time, and not reducing the length of the booking.

Travel Insurance Coverage
All students must have travel insurance coverage. EF has a tailor-made travel insurance group policy with the insurance provider Erika Insurance Ltd. (or with an alternative insurance company as defined in the applicable insurance policy), under which EF is the policyholder. This insurance is included in the booking and will be part of the total amount charged to the student. The insurance coverage includes illness/accident, repatriation, interruption, theft, delay and liability. Full terms of the insurance can be found on www.eriakainsurance.com. A student refraining this coverage must fill out EF’s proof of insurance document and provide EF with a copy of the alternative insurance policy in English, no later than 15 days before the due date of the final invoice. In this case the value of the insurance will be deducted from the total amount charged.

Students enrolling at a school in Australia are required by the Australian government to obtain medical insurance with an Australian company. EF can offer students Allianz Private Insurance for purchase.

Health Formalities
Legal guardians of students under the age of 18 (19 in Canada) will be required to sign a medical liability waiver. The student may be under obligation to provide proof of vaccination and needs to be of good mental and physical health for the duration of the program. EF reserves the right to terminate and/or repatriate the student at the student’s expense if necessary for mental or physical health reasons. The section “Withdrawal fees after course start” applies to such terminations. The courses are suitable for students with reduced mobility as long as the students are autonomous to move around and participate in possible activities according to the destinations and depending on availability.

Cancellation Protection
EF Cancellation Protection is available upon enrollment and charged as a one-time, non-refundable fee of USD195. This covers cancellations before departure due to illness and visa rejection. A doctor’s documentation is needed within 10 days of the claim. Local Public Holidays and Program Breaks: During local public holidays EF schools will be closed, and during program breaks there will be no lessons. Booked accommodation is available for students during holidays and breaks. The Language Year Abroad programs have breaks of 1 or 2 weeks after each term of the program (semester: one break, year: 2 breaks, extended year: 3 breaks).

Class Schedules and Attendance

Course levels
When an EF School has a course level of five students or fewer, EF reserves the right to combine students of different levels in the same class.

EF Course Materials
EF Course Materials are needed to follow EF course curriculum. EF Course Material prices are as follows:

<table>
<thead>
<tr>
<th>Program Materials Fees:</th>
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</thead>
<tbody>
<tr>
<td>- EF Academic Semester, English: USD210</td>
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<tr>
<td>- EF Academic Semester, Other languages: USD210</td>
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<tr>
<td>- EF Academic Year, English: USD280</td>
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<tr>
<td>- EF Academic Year, Other languages: USD305</td>
</tr>
<tr>
<td>- EF Academic Extended Year, English: USD305</td>
</tr>
<tr>
<td>- EF Academic Extended Year, Other languages: USD470</td>
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Exam preparation supplements:

<table>
<thead>
<tr>
<th>Exam preparation supplements:</th>
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</thead>
<tbody>
<tr>
<td>- Semester: USD360</td>
</tr>
<tr>
<td>- Year: USD405</td>
</tr>
<tr>
<td>- Extended Year: USD470</td>
</tr>
</tbody>
</table>
Changes made by EF before course start
EF retains the right to make changes to destination, course type, start date or type of accommodation up to 20 days before the course start date. If EF needs to make major changes to the program, EF will inform the student of the proposed changes and the impact on the price, if applicable. Cancellation fees before program start Cancellations must be made in writing, addressed to the organizer, and submitted to the EF office, local EF representative. In all cases, the Enrollment Fee, Cancellation Protection fee, Visa fee and Courier fee are non-refundable. Right of withdrawal does not apply to the purchase of the program. Cancellation conditions for flight tickets are listed in the section Flights below.
- Cancellations prior to 60 days before program start, EF charges the Program Deposit.
- Cancellations between 31 and 60 days before program start, EF charges 30% of the Course Fee and accommodation supplements.
- Cancellations between 8 and 30 days before program start, EF charges 50% of the Course Fee and accommodation supplements.
- Cancellations 7 days or less before program start, EF charges the full Course Fee and accommodation supplements.
- Destinations in the USA if the student is already in the USA with an EF sponsored F1 Visa
- For Cancellations, EF charges according to the conditions outlined above, with a minimum of 60% of the Course Fee and Accommodation Supplement.

Withdrawal fees after course start
To withdraw from the EF program, students must inform the EF School and sign the course change notification form. The date of withdrawal is defined as the Saturday of the week of the last day of class attendance. Charges other than Course Fee and accommodation supplement are non-refundable.
For Language Year programs in all destinations except in the USA
A withdrawal is effective upon an 8-weeks' notice period. For the period afterwards, the Tuition Fee and 50% of the Student Services Fee will be refunded if the program is terminated before the Withdrawal Deadline. For later withdrawals no fees will be refunded. Withdrawal Deadlines are listed under Program Dates in these conditions.

For Language Year programs in all destinations in the USA and Multi Language Year programs in all destinations:
For withdrawals until the mid-point of the course EF will retain the charges for the first 6 weeks and refund the tuition fee for the unused weeks after week 6. For students who withdraw after the mid-point of the program (50% of the total booked program duration) EF will retain all charges. Refunds for courses in the USA will be issued within 45 days of the last day of attendance.

Student Conduct
All students will have to adhere to the school’s local code of conduct. Students engaging in illegal activity or behavior that deliberately disrupts the learning environment or damages property of EF, accommodation providers or fellow students will be expelled or suspended from the program and the student shall compensate EF and hold EF harmless from any claims from third parties in relation to such damages. The Course Fee and other charges will not be refunded, unless otherwise prescribed by local accreditation rules.

Passport and visa
The student is responsible for any entry formalities for the destination country, such as passport and visa. Before departure, the student must consult the official website of the government of the destination. It is recommended to begin the visa process four months before the course start. If a student fails to meet the attendance requirements tied to their visa, EF may report the student to relevant authorities in the destination country.

Destination specific policies
Students booking courses in Australia, New Zealand, Singapore and British Columbia (Canada) will receive specific local terms and conditions that complement this document.

Validity of Brochure Prices
The prices published are based upon currency exchange rates in effect at the time of writing on [12/06/2023]. They are therefore subject to change before departure in case the exchange rate between the American dollars and the currency of the country of the destination country changes significantly. EF also reserves the right to amend the price in case of increases in government taxes or in case of cost inflation in the destination country.

Personal Data
EF is committed to protecting the privacy of our customers and a full description of EF's processing activities and your rights can be found here: www.ef.com/legal/privacy-policy
Photography and film material
The student or its parent / guardian accepts that EF can freely and for the purpose of promoting EF’s products and services use photography, film and sound material that has been created during the course that contains an image of the student, that the student creates as part of the course and uploads to EF’s website(s) or apps, and/or that the student uploads to social networks, such as Instagram and Twitter, under the hashtag #EFMoment, #EF4ever or other hashtag invented or promoted by EF. The student will be asked for consent prior to each collection of such material. The student accepts and agrees that course material created by the student, such as essays, may be used for research purposes in anonymized form.

Liability and force majeure
EF will not be liable or responsible for any loss, damage, inconvenience, delay in performance, or failure to perform in connection with the provision of any goods or services due to causes beyond EF’s reasonable control, including but not limited to: fire; natural disaster; acts of government; labor disputes or civil unrest; criminal, terrorist or threatened terrorist activities of any kind; pandemics or public health emergencies; any negligent or willful act or failure to act by any third party; or any other cause beyond the direct control of EF. These conditions do not affect your rights as defined by the consumer protection laws in your home country.

EF is required to apply all health and/or pandemic measures taken by the authorities, in particular medical repatriation, quarantine, management of infected students and those in close contact with infected students. EF may therefore adapt the conditions of the stay and immediately take precautionary measures.

To the extent permitted by law, the liability of EF, its affiliates, their directors, officers, employees, agents and partners with respect to losses arising from negligence, breach of contract or otherwise will be limited in all circumstances to the full amount paid to EF for the particular course. Such companies and persons will in no circumstances have any liability for indirect or consequential losses or damages.

Misspellings and typos
EF reserves the right to correct typographical errors and is not bound by obvious inaccuracies.

Disputes and Governing Law
Any complaints should first be addressed to staff at the destination so the issue can be solved. Students who perceive that the course or other services purchased from EF are still not being performed according to the agreement after a reasonable period of time to remedy the issue should inform EF without delay, in writing. This agreement shall be governed by the laws of Switzerland, without regard to conflict of law provisions. Any dispute or claim arising out of or in connection with this agreement must be resolved by a court located in Switzerland.

Flights
For Flights booked by EF on a student’s request (including discounted and free flights), the student agrees to be bound by the airline’s policies and terms and conditions. EF is not responsible for airline schedule changes, cancellations or delays. Any airline fees for rebooking, rerouting or cancellation are the responsibility of the student. EF reserves the right to charge for increases in airline charges and taxes.

For free flight offer EF contributes a maximum of USD500 to the cost of the student’s flight to and from their course destination for Intensive and Exam courses of 12 weeks or longer. The flight booking must be made through EF. This offer cannot be used in conjunction with any other EF offer. The student will be charged the full cost of EF’s flight contribution if they change their course to a General or Basic course, or if the course is terminated and is therefore less than 12 weeks long. The offer is subject to cancellation without further notice.

Sanctioned individuals or territories
The Student is obliged to submit their official registered domiciled address when booking the course. The Student represents and warrants that neither the Student nor any of the immediate family members of the Student is a designated, blocked, or otherwise identified under any sanctions laws or is engaging in transactions that are prohibited by sanctions laws. If performance under these Terms and Conditions (in whole or part) would, in EF’s sole discretion, constitute a breach of a sanctions law applicable to EF, EF shall have the right (i) not to fulfill its obligations under the Agreement and shall not be liable to pay any claim hereunder to the extent that such payment would expose EF to any sanction, prohibition, penalty or restriction under any applicable sanctions law, and (ii) to terminate this agreement with immediate effect without liability for any direct or indirect damages to Student.
Combined language and academic studies for complete fluency