Student Agreement

Dear Tomáš Garrigue Masaryk

Welcome to Woolf! We are delighted to welcome you to Woolf and the academic community. Woolf exists to promote academic excellence, broaden access to higher education, and guard values that are humane, democratic and international. Above all, Woolf values freedom of thought, freedom of inquiry, and freedom of expression. We look forward to the unique contributions that you'll make to your community while you pursue this degree.

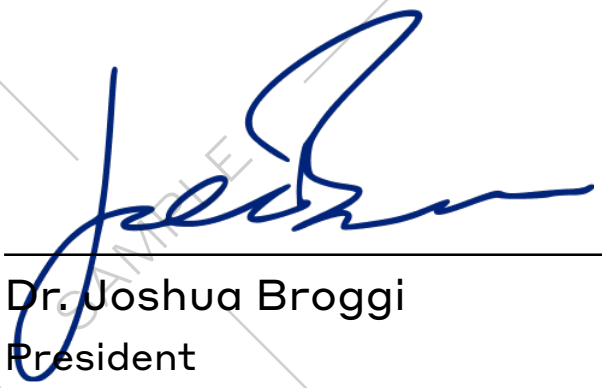
Below you will find three registration documents: *the Woolf Agreement*, *the College Agreement*, and *the Program Enrollment Agreement*. These will outline the roles and responsibilities of each party, and provide information about the Program start and completion dates, as well as the specific time your program is designed to take (e.g., if you are a part-time student).

These documents are legally binding contracts and signatures are required to ensure that you intend to enroll in a program offered through Woolf and our colleges. Please do read them carefully.

Please note, these agreements are not themselves a statement of admission, and you will not be enrolled until they are countersigned by your college. Your signature is the first step, and the Academic Board should make its decision soon thereafter.

We hope you will thrive in this innovative intellectual community and find Woolf and its colleges to be an excellent place to prepare you for your future role in the world. Congratulations again on reaching this stage of your journey, and we wish you the best for your studies.

Signed on this day 10 September 2026 by,



Dr. Joshua Broggi
President

Woolf agreement

This document outlines the roles and responsibilities of Woolf, an accredited Higher Education Institution in Europe (license 2019-015), and its relationship with you. The section below contains a series of acknowledgements that outline the relationship and governing documents and policies which will affect you as a member of Woolf. Please carefully review the acknowledgements. By signing this agreement you agree that you have read, understand and agree to be bound by each statement.

Terminology Table

Legal Documents: woolf.education/regulation/regulatory-resources or woolf.university/regulation/regulatory-resources
Help Site: help.woolf.education or help.woolf.university

Informed Consent

I understand that Woolf is a collegiate Higher Education Institution with colleges, who all share the same standards of quality assurance while maintaining substantial independence over their internal affairs. While Woolf holds all colleges to rigorous standards, colleges are directly responsible for the delivery and instruction of individual programs, which falls outside of Woolf's direct responsibilities. For more information on this please consult the College Agreement.

I acknowledge that I have reviewed, agree to abide by, and have familiarized myself with the policies set forth in the Quality Assurance Policy and Quality Practices Policy found in our Legal Documents. I understand that I, and colleges are bound by the Quality Assurance Policy which is interpreted by the Quality Practices Policy, and failure to comply with any policies stated in these Policies can result in disciplinary action up to and including dismissal from a Program or removal from Woolf.

I understand and agree to bind myself to the Terms document, which includes the Acceptable Use Policy and the Technology Agreement. I understand that this information is subject to change without notice and remains binding. The Terms document can be found in our Legal Docs.

By submitting my Agreement, I understand and acknowledge that I will be required to interact with the Woolf site and I agree to the Privacy Policy, including the Data Sharing Clause. I understand that this information is subject to change without notice and remains binding. The Privacy Policy can be found in our Legal Documents on the Woolf website.

I acknowledge that I have reviewed the Woolf Academic Handbook, which is available through the Help Site. If I have any questions, issues or concerns I will consult the Help Site. For further questions I will reach out to help@woolf.education.

I understand that I am governed by the above mentioned and other policies, and in the event of a conflict between documents, the order of precedence is as follows, with each one overriding the next: the Quality Assurance Policy; which overrides the Quality Practices Policy; which overrides this entire Agreement (the Woolf Agreement, the College Agreement, and the Program Enrollment Agreement); which overrides the Terms, including the Privacy Policy and other policies; which override the Woolf Academic Handbook; which overrides any descriptions of a Program I am choosing to pursue on the Woolf platform; which overrides the College Terms; which override any College handbook, should one exist.

I understand that I may be enrolled, cross-enrolled, or co-enrolled in another Woolf affiliated institution at any time, and I understand that this agreement constitutes my permission for this enrollment or co-enrollment. In the event that I am thus enrolled in another institution, this will normally be listed on the college, program, or course profile. I understand that I will normally remain enrolled in the college of my choice even if this occurs, and that such other enrollments will have no impact on my tuition or fees, unless I am otherwise notified. Such an enrollment will not require any additional work on my part, and it will not change how I will graduate and receive my transcript from Woolf. This is an administrative step that Woolf may or may not take at its discretion. I understand that I can seek disclosure of any enrollments or co-enrollments by writing to help@woolf.education, including any applicable administrative documents, transcripts, or graduation certificates. In the event of a conflict between documents, this document will take precedence over any documents associated with such enrollments.

I have carefully reviewed the red flag procedure located both in the Quality Assurance Policy and the Woolf Academic Handbook. I understand if, when, and how to escalate any issues or complaints that may arise during my time enrolled or any disciplinary actions I may face by failing to adhere to Woolf's Community and Academic Standards. I understand that the red flag procedure also governs areas of dispute resolution, but does not preclude a student from seeking other legal remedies.

By submitting my Agreement, I understand and acknowledge that in the event a college has provided an agreement which is in direct contradiction or cannot be rectified against a term or provision of this Agreement that I will be bound and subjected to the requirements of this Agreement with the relevant term or provision severed from the college agreement.

I understand and agree that any dispute or claim arising out of, or in connection with this agreement, breach thereof, or any unresolved disputes related to instruction provided to or from me during the course of the Program, shall be settled by binding arbitration in the City and County of San Francisco, California under the Rules of Arbitration of the International Chamber of Commerce by one arbitrator appointed in accordance with said rules. Judgment on the award rendered by the arbitrator may be entered in any court having jurisdiction thereof. Notwithstanding the foregoing, either party may apply to any court of competent jurisdiction for injunctive relief without breach of this action.

I understand that if any term or other provision of this agreement is determined by a court of competent jurisdiction to be invalid, illegal or incapable of being enforced by rule of law or public policy, such term or provision will be modified by such court to the minimum extent necessary to make it valid and enforceable. If such modification is not possible, the relevant term or provision shall be severed, and the remaining terms of this agreement will continue to be valid and enforceable to the fullest extent permitted by law.

College agreement

This document outlines the roles and responsibilities of your Woolf College and its relationship with you. The section below contains a series of acknowledgements that outline the relationship and governing documents and policies which will affect you. Please carefully review the acknowledgements. By signing this agreement you agree that you have read, understand and agree to be bound by each statement.

Terminology Table

College: Exeed College
College Address: 66, Old Theatre Street, Valletta VLT 1427, Malta
College Sponsor: _____
College Sponsor Address: _____
College Terms: https://exeedcollege.com/refund-policy/

Informed Consent

I am signing this agreement to join the College, a Woolf college. The College may, subject to Woolf guidelines, have its own criteria, standards, language, requirements and culture, and I agree to abide by those standards, as well as the Woolf standards.

I understand that the College, subject to Woolf policies, is responsible for College membership and that College membership is required to participate in a Program. Information about membership criteria and process are outlined in the Quality Assurance Policy.

I understand that concerns or complaints against the College should utilize the red flag procedure as outlined in the Quality Assurance Policy.

I understand that only the staff members of the College who are approved by Woolf will provide recognized instruction for any program. All approved staff members have public profiles on Woolf's website.

I acknowledge the existence of the College Sponsor, with whom I may enter into separate agreements provided they are subject to the Order of Precedence outlined in the Woolf Agreement.

I acknowledge that I have reviewed any College Academic Handbook that the College has provided, if one should exist. Such documents are subject to the order of precedence provided in the Woolf Agreement.

I understand that the College Sponsor may or may not offer employment or career services. If it does, I understand that the College Sponsor is responsible for any outcome-related areas such as employment or career services, and that any guarantees or marketing claims surrounding the outcome or employability associated with the program are at the discretion of the College Sponsor and not Woolf or its Colleges. Should I believe misrepresentation has occurred I agree to highlight concerns through the red flag procedure.

I understand that Woolf (inclusive of its College) and the Program are accredited in Europe by the Malta Higher Education Authority.

- This means that the Program is not directly accredited by authorities in other jurisdictions. Woolf and the Program rely on standard international recognition processes applied to a European degree, and these are conducted locally by jurisdictionally approved authorities.
- I understand that Woolf conducts reasonable efforts to ensure that Woolf and the Program are recognized by such authorities, and these are tracked and monitored publicly on the Website.
- Help for securing a specific credential recognition in a specific jurisdiction can be found on the Help site.
- This means that the Program is not accredited or approved by the Indian University Grants Commission, or any other Indian regulatory authority and that the Association of Indian Universities may not accord equivalence to foreign degrees that have been obtained for studies undertaken through online or virtual modes.
- This means that the Program is not accredited by any Canadian government authority, though as of 2025 Woolf has been recognized as a university by jurisdictionally appointed authorities in Canada for the evaluation of foreign universities for academic purposes and for purposes of immigration and citizenship.
- This means that the Program is not accredited or approved by the United States Department of Education or a regional accreditation agency. As of 2025, Woolf has been found to be the equivalent of a regionally accredited university in the United States by NACES members.

Program Enrollment Agreement

This Agreement is a legally binding contract, upon which you, the student, are signing under the intent to enroll into a course or program offered through Woolf. Admission to a Program is granted for the greater of the Standard Program Duration and the Expected Program Duration, provided below, and is not open-ended for the future. Admission is subject to review and approval by the Academic Board for the college you are seeking to enroll in.

Your acceptance of this agreement attests that you have read the agreement in its entirety and have agreed to the terms and conditions stipulated within, including the sections noted in **the Woolf Agreement, College Agreement, the Program Agreement**, and that you acknowledge and agree to **the Informed Consent Sections** of said Agreements.

You hereby agree to pay any tuition and fees associated with the Program in which you are enrolling, and the College agrees to provide instruction in the Program listed. You acknowledge that some courses may require the purchase of materials, or incur other costs for their successful completion, that are outside of the tuition and fees associated with the Program. These additional costs are typically (but not always) publicly available and outlined on Woolf's website.

You, Woolf, and Woolf's colleges agree to abide by the duties and default clauses listed below. Additionally, Woolf and its college, like you, agree to abide by the conditions, requirements and restrictions outlined within this agreement.

Dr. Joshua Broggi
President

Vivek Mohan
Dean of Exeed College

Date: 10 September 2026 Date: 10 September 2026

Terminology Table

Student: _____
College: Exeed College
College Address: 66, Old Theatre Street, Valletta VLT 1427, Malta
License Authority: The Malta Further and Higher Education Authority granting license 2019-015, Private Higher Education organized under the laws of Switzerland (Swiss)
College Sponsor: _____
College Sponsor Address: _____
College Terms: https://exeedcollege.com/refund-policy/
Standard program duration: 18 months
Expected program duration: 14 months
Enrollment Date: September 2026
Expected Completion Date: November 2027
Program: Master of Business Administration in Finance
Program Hours: 2250 hours
Program Level: Malta - EQF7, Switzerland - EQF7
Program Area: Business Administration
Program Cost: AED 32,000.00
Modality: Fully Online
Language: English

Informed Consent

Please review the acknowledgements below. By signing this agreement you agree that you have read, understand and agree to be bound by each statement below.

I understand that the College is responsible for key admission criteria and determines whether I am admitted into the program to which I am applying. Information about admission criteria and process are outlined in the Quality Assurance Policy.

I acknowledge I am enrolling in Woolf to pursue the Program. The Program is an academic program provided by the College, which is a constituent member of Woolf, and is administered and taught primarily in the Modality and Language described above.

The Program is offered under Woolf, an accredited Higher Education Institution in Europe (license 2019-015). Successful completion of the Program confers an academic degree and academic credits, but does not itself constitute a professional license in a regulated field.

The Program is administered online from the school's license address at the College Address.

Woolf does not expect there to be any deficiency in the delivery of the Program by the College, however, I understand that in the case of any deficiency in the College, the College Sponsor bears full responsibility for the delivery of the Program. Under no circumstances will Woolf be held liable for the delivery of the Program.

In order to complete the Program I am required to complete the total Program Hours, and pay the Program Cost. I understand that the Program Cost is the default cost to complete the entire Program at the expected duration, and that taxes, fees, scholarships, or other adjustments may affect the amount that I must pay: these adjustments may be reflected in a signed document with the College Sponsor or a loan provider.

I understand and accept that if I receive a performance-based admission into the Program, then I will receive an enrollment letter granting conditions for degree matriculation, and I will be required to fulfill those conditions in order to change my enrollment status from non-matriculated into a degree matriculated status. The specific conditions will be clearly outlined in the admission letter. Unless otherwise stated, the standard conditions are that I complete the lesser of 20% or 200 hours in a Program, and moreover, that I must do so with an average grade of 80% or greater.

I acknowledge that if I have enrolled with a performance-based admission for the degree, then I am a member of Woolf and a member of the College, and I am enrolled in the courses, but I am not yet matriculated into the degree and will only earn academic credits for my work if I meet the offer conditions. I will be bound by all Program requirements, terms, and conditions outlined in this Agreement. I further acknowledge

that any coursework completed in an effort to achieve a performance-based admission will not be awarded academic credit of any kind unless I satisfy the conditions of degree matriculation and am duly enrolled in the degree. Failure to meet the stipulated conditions within the specified timeframe may result in the denial of matriculation to the degree and the denial of all academic credits. By accepting the performance-based admission, I acknowledge and agree to comply with all conditions set forth in the admission letter.

I have reviewed and understand the entry level requirements, structure of the Program, intended learning outcomes, teaching, learning and assessment procedures for the Program located at woolf.education/degrees or woolf.university/degrees.

Woolf, the College, and the Program are subject to the License Authority. I understand that each country, state, province, and region has its own standards, policies and requirements which may be beyond the scope of the Program to support. Additionally, I understand that the Program may not be specifically authorized or recognized in all jurisdictions, and I undertake this program for the sole purpose of academic fulfillment and disclaim all warranties associated with jurisdictional oversight or restrictions.

I understand that Woolf does not, at this time, provide any employment or career services, nor does it guarantee any employment outcomes associated with the Program. Woolf is not responsible for the employment services provided by the College or College Sponsor, or for their claimed employment outcomes. Should I believe misrepresentation has occurred, then I agree to highlight concerns through the red flag procedure as outlined within the Academic Handbook and the Quality Assurance Policy.

I acknowledge that if I have departed the Program, whether voluntarily or involuntarily, that I may or may not be able to return to it, either to finish or add to my existing Program, and that returning is solely at the discretion of the college which I attended. I understand that I will be responsible for the associated program costs which may be incurred.

I acknowledge that I may have the option to use the courses and their credits that I have taken in this Program, and count them towards a different degree or alternative outcome at Woolf. This use of credits may not be available in all Programs and is at the discretion of Woolf and the College. I understand that should this possibility be available to me I will be informed of my options. I also understand and acknowledge that the terms of this agreement will apply mutatis mutandis to that degree or alternative outcome.

I understand that the Program may require me to purchase additional learning materials or incur other additional marginal costs including but not limited to travel, software applications, or computer hardware - and that such costs are not included in this Enrollment Agreement and are at the discretion of colleges. The cost of additional materials are published on the Woolf website for each individual module.

I understand that during my participation in the Program, official information about my courses, assignments, grades, and progress will be available exclusively through the Woolf website.

I understand that completing the Program, particularly the synchronous portion, may require the use of third party software which may be integrated through Woolf's or the College's site, but have their own Terms and Conditions which I have read and agreed to.

While taking exams or otherwise participating in the Program, I may be required to submit information to verify my identity, including biometric data, or record my screen to detect potential academic misconduct. Failure to adhere to these requirements, or any action deemed to be academic misconduct, may result in disciplinary action up to and including dismissal from the Program without a refund.

Woolf does not guarantee refunds. I understand that I am not entitled to a refund, and that refund requests are evaluated on a case-by-case basis. I understand that if I raise a refund request for tuition or course fees paid to Woolf or the College Sponsor for a Program, the request will not be evaluated after I have earned one or more academic credits, or if I raise a refund request 14 days after signing this agreement, whichever is sooner. The College Sponsor may have a different tuition cancellation and refund policy, which may be more inclusive and may be provided by the College Sponsor to Students. If you would like to cancel your purchase and receive a refund, then promptly email payments@woolf.university. Nothing in the above restricts Students from taking further action under the Consumer Affairs Act and applicable laws of the governing jurisdiction. I understand that my academic record may persist after I engage with the learning materials of a Program, or after earning 1 or more academic credits, or 14 days – whichever is sooner.

I confirm and acknowledge that I am at least 18 years of age as of the date of this Agreement. I understand and agree that if it comes to Woolf's attention that I was under the age of 18 at the time of signing this Agreement, Woolf reserves the right to cancel my enrollment in the Program and the College. In such event,

I understand that if I am otherwise eligible for a refund under the refund policy set out above, I will receive such refund; if I am not eligible for a refund under that policy, no refund will be provided to me.

I understand and agree that should I seek an additional enrollment in a program not covered within this agreement, then I may be required to sign an additional agreement outlining coverage for those offerings. These additional offerings will be at the stated price of that agreement, and I will agree to pay any tuition and fees associated with the additional offerings.

I acknowledge that this Program Enrollment Agreement adds to the previously signed sections and agreements, specifically the Woolf Agreement and College Agreement, and I agree to abide by all of the terms and conditions outlined in those previous agreements.

I acknowledge that I have read the regulatory 'Duties and Default Clauses' for both the Educational Institution and the Student as located below.

Duties of the Educational Institution

- Provide to the student the teaching, assessment and other educational services for which the student is enrolled and the educational institution shall take all the steps which are reasonably within its power to provide these educational services in accordance with the terms of this agreement.
- Guarantee the students' rights, including the right to obtain assessment results upon the successful completion of all necessary assessment requirements of the programme or parts thereof.
- Provide formal, clear, and fair procedures for handling student issues in relation to appeals from the result.

Duties of the Student

- Disclose to the educational institution full, and accurate academic and personal information as required for applications for admission, registration, enrollment and regulatory reporting purposes.
- Inform the educational institution if there are any changes to the academic or personal information that was provided at admission, registration, or enrollment stage as soon as is reasonably feasible.
- Fulfill all the academic requirements of the educational programme, including: participating in lectures/tutorials or other guided learning activities, submitting coursework and assignments on time, participating in all course-related activities, and adequately preparing and sitting for assessments.
- Abide by any statutes, regulations, rules, and policies which are in place in the educational institution and jurisdiction of the institution which apply to students.
- Overseas students are required to furnish to the educational institution any changes in their contact details, which include their residential address and telephone number in both their country of residence and where they are undertaking their studies, following the completion of their studies.

Default Clauses for the Educational Institution

In the event any of the following circumstances occur, the educational provider shall be deemed to be in default of the student agreement:

- The educational programme does not start on the agreed starting day or on the day agreed with all students enrolled for the course, without being adequately informed with the valid reasons for the delayed start.
- The educational programme ceases to be provided at any time after it starts, but before it is completed.
- The educational programme is not provided to the student, according to local or foreign licensing and accreditation terms and conditions, due to a condition or restriction imposed on the educational institution by the Malta Further & Higher Education Authority in accordance to the regulations in S.L.607.03 or due to the revocation, by the Malta Further & Higher Education Authority, of the applicable license or accreditation in accordance to S.L.607.03. Provided that where the intending student or the student has withdrawn from the programme before the day on which such circumstances arise, the educational institution shall not be deemed to be in default.
- The educational institution fails to issue all examination and other assessment results to the student upon the student having completed all the necessary assessment requirements of the programme or parts thereof.

When the educational institution is in default, the agreement will be terminated and the student will, where applicable, be refunded the tuition fees which would have been paid up to that day and any other expenses. For Malta based students, travel based expenses that have been pre-paid will be reimbursed.

SAMPLE

Default Clauses for Students

The student is in default and not eligible for a refund of tuition fees and any other expenses (unless otherwise permitted):

- When the student withdraws from the programme either before or after the agreed starting date.
- Where the student, not having previously withdrawn from the programme, fails to start the programme on the agreed starting date.
- Where the student fails to pay an amount, they are directly or indirectly liable to pay the education institution in order to undertake the programme.
- Where the student misrepresents themselves or breaches a condition of a student visa.

Signed on _____ by:

_____

SAMPLE