



## **AllRegs Purchase, Cancellation, Refund and Transfer Policies**

- Updated 01/04/2012 -

All requests for cancellations and refunds must be made in writing with the name of the company, subscription number, contact name, course name(s), date/location of event and state the reason for cancellation. Submit your cancellation notice to AllRegs Customer Service via fax at (651) 686-0906, or via e-mail at [help@allregs.com](mailto:help@allregs.com). Please review the policies below before submitting cancellation requests.

### **AllRegs Purchase Policies**

**All Purchases and Subscriptions:** Based on purchases in one or more locations, your order may be subject to applicable sales tax.

**E-Store Purchases:** Online purchases are not eligible for multiple site subscription discounting or pro-rating; call your Regional Account Executive for more information about these offers.

**Special Offers:** Special offers or discounts may not be combined with other offers, and are only valid for a limited time. See specific offers for details.

**Site-Based Training Subscriptions:** The AllRegs Education Package, the Continuing Education Library and the Fraudulent Identity Document Library site-based subscriptions respectively allow for up to 250 employees at one site location.

### **AllRegs Product Cancellations and Refunds**

A product subscription (including Single-Family Lending Standard, Multifamily Lending, State Compliance, Report Builder, investorLibrary™ and Practical Guide packages) can be cancelled within 30 days of purchase. Requests for cancellation must be submitted in writing by email or fax.

An education product subscription (including AllRegs Education Package; Continuing Education Library; Fraudulent Identity Document Library; and Bank Compliance and Operations Library) can be cancelled within 30 days of purchase if no course examinations are completed. Requests for cancellation must be submitted in writing by email or fax.

Due to the nature of the products' services and features, there are no refunds for cancellations for the following: Single-Family Lending with investorLibrary Package; Single-Family Lending with LoanLibrary; AllRegs Policy and Procedure Manual Templates; and/or AllRegs Market Clarity™. For full details, read your product license agreement.

Please see your AllRegs LoanLibrary™ Host Agreement for information regarding cancellation and refund policies.

## **AllRegs Academy Program Registration Cancellations and Refunds**

AllRegs Academy understands that extenuating circumstances may require a participant to cancel an event registration. Events include, but are not limited to, conferences, classroom courses, instructor-led online courses and audio programs. Contractual agreements with hotels, vendors and additional related expenses require us to base refunds on a graduated scale. Should you need to cancel your registration for an AllRegs Academy program, please refer to our refund policy below:

- *Cancellations received 30 days before the event start date:* Full refund of the registration fee
- *Cancellations received between 15-29 days before the event start date:* Refund of 50 percent of the registration fee
- *Cancellations received 8-14 days before the event start date:* Refund of 25 percent of the registration fee
- *Cancellations received 7 days or less before the event start date:* No refund of the registration fee

**Substitutions:** If you cannot attend an event that you have registered and paid for, we permit substitutions for alternate attendee(s) from your organization for no additional charge; however, you must notify AllRegs Academy prior to the start of the program.

**Program Cancellation:** In the unlikely event of a course or program cancellation, AllRegs Academy will refund 100 percent of registration fees paid. AllRegs Academy assumes no liability for any penalty fees on airline tickets, deposits for hotel accommodations or any other fees, charges, penalties or other incidental costs that a registrant might incur due to a course or program cancellation.

**Designation Cancellation/Refund Policy:** Enrollment and testing fees for AllRegs Academy designations are non-refundable and non-transferable.

**Self-Study Online Course Cancellations and Refunds:** Registered participants can cancel their attendance for a self-study online course within 30 days of enrollment, if they have not completed any quizzes or submitted the examination for grading. Please refer to the refund schedule below:

- Cancellations received within 30 days of the registration date: Full refund of the registration fee
- No refunds for courses cancelled after the first 30 days of the purchase have passed

**Additional Support:** If you have questions, contact AllRegs Customer Service at [help@allregs.com](mailto:help@allregs.com) or (800) 848-4904, Monday through Friday, between the hours of 8:00 a.m. CT and 6:00 p.m. CT.