
	Document Name:	ICB Terms and Conditions
	Document Number:	GN.POL.001.2025
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ICB Terms & Conditions

Welcome to the Institute of Certified Bookkeepers (ICB). By using our website, services, or making a purchase, you agree to the Terms & Conditions below. Please read them carefully.

1. Website and ICB Electronic Platform Usage


- This website and other ICB platforms are for your general information and use. We may update content at any time without notice.
- We try to keep information accurate and up to date, but we cannot guarantee it. You use these sites at your own risk, and it is up to you to check that our products or services meet your needs.
- All content (design, text, graphics, images, software, and layout) belongs to ICB or its licensors, unless stated otherwise. You may not copy, share, or republish it without written permission, except for personal, non-commercial use.
- Any trademarks shown that don't belong to ICB are acknowledged.
- Unauthorised use of these sites may lead to legal action or be a criminal offence.
- We sometimes link to external websites for your convenience. This does not mean we endorse them, and we are not responsible for their content.
- You may not link to our websites or platforms without written consent.
- South African law applies to all use of this website.

Intellectual Property

- All content on these sites are protected. You may not copy, distribute, or adapt it without our permission.
- You may share direct links to our policies, but you may not copy or claim them as your own. To adapt or distribute them for your own use, you need our written approval.

2. Privacy & Data Protection

- We comply with South Africa's **Protection of Personal Information Act (POPIA)**.
- We collect and store your personal details (name, ID number, contact details, payment details) only to provide services, process payments, and communicate with you.
- Your information will not be sold. We may share it only with trusted service providers (e.g., couriers, payment gateways, exam centres) when necessary.
- You are responsible for keeping your login details safe. Please notify us immediately if you suspect misuse of your account.

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3. User Accounts & Security

- When registering on any of our electronic platforms, you are responsible for keeping your username and password private.
- You are responsible for all activity done under your account.
- Do not share your login details with anyone else. If your account is misused, you will be held responsible.
- We may suspend or close accounts if we believe they are being used fraudulently or in breach of these Terms.

4. Communications

- Emails sent by ICB are intended only for the recipient and may contain confidential information.
- If you receive an email by mistake, please notify us and delete it. Do not copy, share, or use it.
- Views expressed in emails may not always represent ICB's official position.
- While we take precautions, we are not responsible for viruses or harmful code that may be in emails or attachments.

5. Sales Terms

5.1 Orders

- Once placed, orders cannot be cancelled or changed unless confirmed in writing by ICB.

5.2 Prices

- All prices include VAT, unless stated otherwise.


5.3 Payment Options

You can pay using:

- **Credit/Debit Card** (Visa or Mastercard) on the student portal
- **Instant EFT on the student portal**
- **Mobicred** (a monthly credit facility) on the student portal
- **Direct Deposit/EFT** via normal banking (use your ICB reference or SA ID number for faster processing).

5.4 Delivery

- Digital products will be available and physical products despatched, only once payment is confirmed.
- Physical items (like certificates) are delivered via courier to the nearest pick-up point (e.g., PEP, PEP Home, PEP Cell, Tekkie Town).

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- Make sure your physical address and cell phone number are up to date for delivery co-ordination and notifications.

5.5 Cancellations

- Students may cancel registrations or exam entries, but fees are non-refundable.
- ICB may cancel or withdraw exams or venues at its discretion. Affected students will be offered alternatives, but a booking does not guarantee an exam sitting.

5.6 Refunds

- Registration and exam fees are **non-refundable**.
- Refunds are only considered for:
 - Duplicate payments.
 - Overpayments.
 - Proven payment errors
- For digital products (e.g., access codes), if something does not work, we will repair, replace, or restore access.
- Under the **Consumer Protection Act**, online purchases normally have a 7-day “cooling-off” period, but this does not apply once:
 - Exams or registrations are confirmed, or
 - Digital products have been accessed.

5.7 Exam Rules and ICB Policies

- Exam entries, postponements, and related matters are governed by the ICB Exam Policy. There are also general policies in place, all available on our website and form part of these Terms.

5.8 Costs for Breach


- If you breach these Terms and ICB needs legal help to recover money or damages, you will be responsible for all related costs, including attorney fees.

5.9 Limitation of Liability

- ICB, its staff, and representatives are not responsible for any loss, damage, or injury to persons or property, however caused.

5.10 Force Majeure (Unforeseen Events)

- If events beyond our control (e.g., war, strikes, government actions, natural disasters) prevent us from delivering services, we may cancel or delay without being liable.

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6. Warranties & Disclaimers

- Our courses and services are provided “**as is**”. We do not guarantee:
 - That our website or services will always be available or error-free.
 - That completing our courses will guarantee exam success or employment.
- You use our services at your own risk.

7. Termination of Services

- We reserve the right to:
 - Refuse service.
 - Cancel registrations or suspend access if payments are not made.
 - Suspend or terminate services for misconduct or misuse of materials.
- No refunds will be given if your services are terminated for misconduct.

8. Changes to Terms and Policies

- We may update these Terms and policies from time to time. Updates will be published on our website.
- Continued use of our website or services after changes means you accept the updated Terms.

9. Age & Eligibility

- By using our services, you confirm that you are either:
 - Over 18 years old, or
 - Have permission from a parent/guardian to register and pay for ICB services.

10. Legal Address (Domicilium)

ICB's official address for legal notices is:

Gradu8Ed House, Century City Square
 Heron Crescent, Century City, 8000
 Cape Town, South Africa

11. PAIA Manual

Our PAIA Manual can be downloaded from our website.