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The following information provides an overview of the important "Policies and Procedures" that candidates should be familiar with and agree to prior to registering for Moody's Analytics Public Courses.

Registration

You are deemed a Moody's Analytics Public Courses registrant subsequent to completing the registration process. Once your registration fee has been accepted, Moody's Analytics will confirm your participation via email. Course details will be sent to you 5 days prior to the course, and will provide all the information you need related to your attendance and joining instructions.

To guarantee a spot, registrants should pay all applicable fees at least 30 days in advance of the course start date.

If your employer would like to sponsor your attendance or wishes to register more than one employee, please contact us at https://elearning-support.moodys.com/help. Please provide the appropriate contact information for a key decision maker at your firm. A Moody's Analytics representative will be in touch shortly thereafter.

For employers that choose to pay by invoice, full payment must be received within 30 days from the date of the invoice or 30 days prior to the start of the course, whichever is earlier. For invoice payments that are not received against registration, those participants will be removed from the list of attendees and those spots will be allocated to individuals on the wait list.

Upon request, Moody's Analytics shall provide an invitation letter for those attendees who require a visa to attend an in-person Public Course session. Registrants can request the visa invitation letter via https://elearning-support.moodys.com/help only after the registration for the course is completed and proof of payment is attached in the request email.

Confirmations

Moody's Analytics will make every effort to confirm courses at least 7 - 10 days in advance of the course start date. A public course will be confirmed provided it meets the 'best learning experience' for all attendees.

Participants are advised to book the time on their calendars and test any technical requirements (as indicated in the 'Welcome' email).

Substitutions & Transfers

Substitutions & Transfer are not permitted.

Cancellations

Where unforeseen circumstances apply, if a Moody's Analytics course is cancelled, our representatives will offer you the next available date or provide you with a full refund.

If a participant wishes to cancel and receive a refund in full, they must provide a minimum of 30 days' advance notice.

Refunds will only be provided to those participants that paid via credit card and to those employers that paid their invoices 30 days in advance of the course taking place.

Content

Moody's Analytics will make all relevant materials available to you online or at the start of the course.

Registrants should be aware that if pre-course activities are required, such as prerequisite reading, Moody's Analytics will make this information available at least one week in advance of the course start date.

Attendance in Virtual Sessions

Registrants attending a virtual instructor led session should note the start times in their local time zones. Upon receipt of the welcome email with joining instructions, registrants should test their IT set up to ensure they do not encounter difficulties on the day of the session. Attendance at a Moody's Analytics virtual session requires the following for best experience:

> A) Headset Requirement: The Moody's Analytics virtual seminar will be using computer audio (VoIP) and telephony. In order to minimize background noise the use of a headset with microphone is recommended.

> B) Internet Recommendation: DSL/ethernet cable (wired connection) is recommended. If ethernet is not available a strong, reliable WiFi connection. Logging into the course via VPN or via WiFi may cause unstable audio streaming and connection. Attendees must shut down all other computer applications that connect with the Internet (ie: email) and disconnect from your VPN. If using WiFi, move as close as possible to the router.

Additional recommendations: Please use a personal device if you encounter IT restrictions via a company-owned computer. In order to get the full virtual experience, we recommend attending the seminar using a laptop or desktop computer (versus mobile devices or tablets). A 16-inch monitor (or larger) is recommended, although not necessary

Communications

If you are registered for a Moody's Analytics course, you will receive all course-related communications, including, but not limited to, registration emails, emails with joining instructions, course confirmations, course material availability, course cancellations (if applicable), etc. At the end of the course you will be asked to complete an online feedback survey. Moody's Analytics also sends promotions and offers that may be of interest to you or your colleagues. Most promotions have a time limit, so participants who wish to avail themselves of these discounts must take action immediately. At any time you may choose to opt out of promotional communications from Moody's Analytics. To opt out, please choose the unsubscribe option linked at the bottom of our emails or write to us via: https://elearning-support.moodys.com/help.

Moody's Analytics reserves the right to photograph, publish, adapt, exhibit, perform, reproduce, edit, distribute, display or otherwise use your image, voice and/or likeness in connection with any product or service in all markets, media or technology now known or thereafter developed within Moody's Analytics or its affiliates products or services solely for promotional, marketing or similar purposes.

This information may be shared with Moody's Analytics third party affiliates for these same purposes. Moody's Analytics is not responsible for the misuse or alterations of any such audio/video or photographs by third parties. To opt out of featuring in our marketing collateral, please write to us via https://elearning-support.moodys.com/help.

Candidates should be aware that the "Policies and Procedures" set out in a separate contractual agreement between Moody's Analytics and the registrants' employer may supersede the "Policies and Procedures" set forth above.

Certificate of Attendance

To receive an eCertificate of Attendance, all candidates are required to be in attendance on all days of the public course / virtual session.

The following information provides an overview of important rules and policies. Candidates registering for Moody's Training Services should familiarize and agree to these policies prior to registration. Candidates should be aware that Rules and Policies set out in a separate contractual agreement between Moody's and the candidate's employer may supersede the Rules and Policies set out below.

Training Services Registration

You are deemed a Moody's student, candidate or registrant subsequent to you completing the enrollment / registration process. Once your registration fee has been accepted (if applicable) Moody's will confirm your participation by email and access to your Training Service(s) will commence thereafter.

Candidates enrolled / registered in a Moody's Course should familiarize themselves with their enrollment period, course completion requirements, exam & online tests, extension policies and fees, learning support, number of exam attempts, and the appropriate use and retention of learning material.

Candidates should review learning guides & course announcements which contain important information about changes to the course and updates to the course which may impact an exam etc. Moody's, where possible, will keep candidates informed of changes but it is the candidate's responsibility to ensure that they have the information they need to successfully complete their course.

Course Completion Requirements

eLearning, Moody's makes available to candidates a course information document via a welcome email and/or the learning system which provides important details about the course. Candidates must familiarize themselves with these details.

In general, most Moody's courses require successful completion of an exam(s) (either online or proctored), assessment(s) or quiz(s) in order for a course to be deemed completed. A successful grade ranges from 60% to 80%; the course information document or welcome email will reference the applicable successful grade required. Moody's makes available upon successful completion a Certificate of Completion or a Transcript.

Enrolment Period Extensions

Most Moody's courses under the Training Services have a one (1) year enrollment period; the welcome email and/ or learning system will reference the enrollment period. Candidates are encouraged to complete all required modules, tests, exams etc. within the applicable enrollment period. Moody's does make available extensions / renewals if candidates are unable to complete the course within the stated enrollment period. An extension of enrollment period shall, entirely at Moody's discretion, may range from six (6) to twelve (12) months post completion of the initial enrollment period, and shall be subject to the then existing applicable fees. E.g. A course with an

original enrollment period of one (1) year, may be eligible for a one (1) year extension of the enrolment period. An enrollment period extension may be purchased online or by contacting Moody's eLearning Support. An enrollment period extension may be purchased by no later than thirty (30) business days prior to expiry of original enrollment period. Candidates waiting on exam results may submit their request for an extension by no later than thirty (30) business days post expiry of original enrollment period.

For more information about enrollment period extension fees please contact Moody's eLearning Support.

Course Enrollment Cancellation and Refund Policies

Candidates shall be solely responsible for ensuring that they enroll in the correct course. Moody's representatives may provide guidance; however, candidates should not enroll in a course unless they are confident it is the course that meets their career / employer / regulatory requirements. Candidates who do wish to cancel their enrolment in a course must do so by contacting Moody's eLearning Support within fourteen (14) days of course enrolment / registration. Cancellation of a course enrollment may be subject to such administrative fees as Moody's may prescribe. Any requests for course enrollment cancellation received post expiry of fourteen (14) days from enrolment, will not be eligible for refund of fees.

Course Exemptions

Academic exemptions may be granted to a candidate provided Moody's at its discretion, considers the candidate's prior education qualification(s) suitable/sufficient for such exemption(s). Candidates will be required to provide such relevant supporting documentation to avail of such exemptions as may be prescribed by Moody's and shall also be required to pay the applicable fee.

Exam Booking, Re-scheduling & Cancellation Policies

Candidates in an active Moody's course who are required to attend a proctored exam should familiarize themselves with the relevant exam policies.

Moody's has partnered with exam vendors to offer in-person computer-based testing in most major cities internationally. Computer Based testing may be available either through Remote Proctoring (taken at a home or remote office location) where in-Person is not available. Exam booking information and FAQ's are posted in your online course.

The first exam attempt is generally included with purchase of the original Course enrollment, subsequent exam attempts are separately chargeable. The candidate can reschedule or cancel their exam without penalty if they provide formal notice to Moody's at least 10 days prior to the exam date (the date of the exam is not included). If a candidate does not attend their exam on the scheduled exam date or does not cancel the exam with sufficient notice, candidates will be required to reschedule their exam and pay the exam rewrite, late cancellation and no show fees as applicable. Candidates registered for an online only course will not be required to book an exam.

Candidates in these courses must ensure completion of all assessments within the original stated enrollment period.

For more information about exam booking, rescheduling and cancellation, please contact Moody's eLearning Support.

Exam Results and Remarks

Exam results – Pass / Fail will be available immediately upon submission of the computer-based exam. Official results will be made available within 5 – 10 business days.

Candidates are not permitted to review their exam after it has been submitted to Moody's for marking / grading. Moody's offers candidates the opportunity to have their exams / assignments reviewed for accuracy in marking. Moody's follows a marking process in line with international marking standards and system errors are highly unlikely. If the candidate however would like to have their exam/assignments remarked, the same could be done subject to payment of such exam remark fees as may be prescribed.

Information Release Consent

Where a contractual arrangement exists with the candidate's employer, the candidate gives Moody's the right to share information such as course progress, grades, completion, ethical violations etc. with the candidate's employer.

Complaints Procedure

Moody's has a commitment to excellence and meeting customer needs. If you have any questions or concerns about your course, please contact our learning support team here. Our team will be happy to assist with your enquiry.

In the event, that you would like to make a formal complaint about any aspect of a course or its administration, please indicate in your ticket that you'd like to make a formal complaint. Your ticket will be escalated to the Director, Training Solutions for review and resolution.

If your complaint is not resolved to your satisfaction, we will escalate your case to Mr. Peter Wardle, lawyer, pwardle@singleton.com, who will contact you personally. We endeavor to address and resolve all complaints. All complaints are treated with the utmost discretion and confidentiality.

Code of Conduct

Moody's Training Services help candidates along the path to a career in the financial services industry where personal honesty and integrity are essential. The Code of Conduct has been established to maintain the integrity of Moody's, its Training Services, and to protect individual rights.

Academic honesty and integrity is essential to the continued functioning of Moody's Analytics as a trusted financial services educator. Moody's expects candidates to act with dignity, integrity and respect and to conduct themselves according to generally accepted standards of personal and professional behaviour. Inappropriate candidates behaviour may not only impair the ability of other candidates to perform to their potential but may also damage the credibility of the examining process or hinder the ability of Moody's staff to operate effectively and meet the needs of all candidates.

Familiarity with and adherence to these guidelines will allow candidates to make the most of their educational experience with Moody's. The following are examples of unacceptable conduct that may lead to disciplinary action:

> • Cheating on an exam (paper-based or computer-based), which may include copying or allowing another candidate to copy exam answers, receiving help or helping another candidate during an exam, impersonating another candidate, or use or possession of any materials (including electronic devices) other than those permitted.
> • Plagiarizing, copying, collaborating excessively on, or selling assignments or cases.
> • Reconstructing the content of an exam in whole or in part and sharing or selling that information.
> • Misrepresenting academic performance by knowingly making false statements or falsifying any record, report or examination paper.
> • Conduct that constitutes discrimination, harassment or a danger to the personal safety of Moody's staff and/ or other candidates. Such behavior might include attacking or threatening to attack or physically or verbally abusing Moody's staff or other candidates.
> • Conduct that disrupts the operation of Moody's or that involves damaging or limiting access to property or equipment belonging to either candidates or Moody's at any of its premises or on the occasion of any exam or seminar presentation.
> • Failing to comply with any disciplinary ruling imposed for misconduct by the Student Ethics Committee. For voidance of doubt, the Student Ethics Committee deals with allegations of violation of the Code of Conduct. If the Student Ethics Committee determines a violation occurred, a disciplinary sanction is recommended. Candidates can appeal rulings handed down by the Student Ethics Committee.

Privacy Policy

Moody's Privacy Policy can be accessed here.