

Student Terms and Conditions

Academic Year: 2026/27

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1. Introduction

These Student Terms and Conditions (“**Terms**”) govern the contractual relationship between Stedvarn GmbH, a company incorporated in Switzerland, operating under the educational and institutional name Stedvarn Institute (“**Stedvarn**”, “**the Institute**”, “**we**”, “**us**” or “**our**”), and each person who applies for, accepts an offer of admission to, enrolls on, participates in or otherwise receives an educational or related service from Stedvarn (“**Student**”, “**you**” or “**your**”).

These Terms apply to applications, admission, enrolment, study, assessment, research, supervision, Recognition of Prior Learning (“**RPL**”), portfolio assessment, use of Stedvarn's digital learning environment and other educational, academic or professional-development services provided by Stedvarn.

These Terms should be read together with the documents applicable to the Student's programme or service.

By accepting an offer, completing enrolment, making a payment where payment constitutes acceptance, or otherwise entering into a contractual relationship with Stedvarn, the student agrees to comply with these Terms and the applicable documents forming part of their agreement.

Stedvarn's Terms are intended to be applied fairly and reasonably and are subject to any mandatory rights or protections that cannot lawfully be excluded or restricted.

2. Stedvarn GmbH

Stedvarn GmbH is a Swiss company operating an independent private education and research institution under the name Stedvarn Institute.

Registered / business address:

Stedvarn GmbH

Chamerstrasse 172

6300 Zug

Switzerland

Email: info@stedvarn.ch

The company's official registration details, including its commercial register information and any other legally required corporate information, should be stated in Stedvarn's official corporate and website documentation.

Stedvarn provides private educational, research, professional-development and related academic services, including programmes that may be delivered wholly or substantially online.

3. Scope and Contractual Documents

The Terms apply to:

- a. applicants for admission;
- b. students and participants enrolled on Stedvarn programmes;
- c. persons purchasing educational or academic services from Stedvarn;

- d. students participating in Recognition of Prior Learning (“RPL”), portfolio assessment or similar processes; and
- e. persons otherwise entering into a contractual relationship with Stedvarn in connection with its educational services.

Programme-specific requirements may apply.

Where a programme-specific document contains provisions that expressly apply to the relevant programme, those provisions form part of the student's contractual arrangements.

If there is a direct inconsistency between contractual documents, the following order of precedence will normally apply:

- a. the student's signed or formally accepted enrolment agreement or offer letter;
- b. programme-specific contractual terms;
- c. these Terms; and
- d. other Stedvarn policies and regulations.

This order does not prevent a specific policy or regulation from applying where the student's agreement expressly incorporates it for a particular purpose.

Nothing in these Terms is intended to exclude or restrict a right that cannot lawfully be excluded or restricted.

4. Institutional Status and Nature of Awards

Private institutional status

Stedvarn is an independent private education and research institution.

Unless expressly stated otherwise in writing for a particular programme, qualification or award, an award issued by Stedvarn is a private institutional award.

A Stedvarn award must not be represented as being:

- a Swiss federal qualification;
- a qualification awarded by a Swiss public university;
- a qualification issued by a Swiss governmental authority;
- a state-recognised Swiss university qualification; or
- an award accredited or recognised by a public higher-education authority,

unless Stedvarn expressly confirms the relevant status in writing.

Recognition by third parties

Students are responsible for determining whether a particular Stedvarn programme or award is suitable for their intended purpose before enrolling.

This is particularly important where the student intends to use the programme or award for:

- employment;
- promotion;
- professional registration;
- regulated professional practice;

- immigration or visa purposes;
- admission to another educational institution;
- academic progression;
- professional licensing;
- credential evaluation;
- public-sector employment; or
- recognition in another country or jurisdiction.

Recognition, acceptance or evaluation of a Stedvarn award is ultimately determined by the relevant employer, educational institution, professional body, government authority, credential evaluator or other third party.

Stedvarn does not guarantee that a Stedvarn programme, qualification, certificate, diploma, degree or other award will be recognised or accepted by any particular third party.

Where Stedvarn refers to accreditation, quality assurance, external review, professional recognition, partnerships, affiliations or other external relationships, such statements apply only to the extent expressly stated.

External review or quality assurance must not be interpreted as governmental accreditation or formal public recognition unless expressly stated.

5. Programme Information

Stedvarn takes reasonable care to ensure that information published about its programmes is accurate at the time of publication.

Programme information may include:

- programme structure;
- modules or courses;
- learning outcomes;
- assessment requirements;
- research requirements;
- supervision arrangements;
- indicative duration;
- entry requirements;
- delivery methods;
- tuition and other fees;
- academic progression requirements; and
- award information.

Programme information may be updated from time to time for legitimate academic, operational, technological, quality-assurance or legal reasons.

Stedvarn will seek to avoid changes that materially and unfairly disadvantage students who are already enrolled.

Where a material change is necessary, Stedvarn will take reasonable steps to notify affected students and, where appropriate, provide a reasonable alternative or other appropriate remedy.

6. Applications and Admission

Submitting an application does not guarantee admission.

Stedvarn may consider factors including:

- academic qualifications;
- professional experience;
- research experience;
- English-language ability;
- submitted documentation;
- portfolio evidence;
- references;
- interview performance;
- suitability for the programme;
- supervisory capacity;
- programme capacity; and
- other programme-specific requirements.

An offer of admission may be conditional or unconditional.

Where an offer is conditional, the applicant must satisfy the stated conditions within the period specified by Stedvarn.

Stedvarn may decline an application where:

- admission requirements have not been met;
- required evidence has not been provided;
- information cannot reasonably be verified;
- appropriate academic supervision or support is unavailable;
- programme capacity has been reached; or
- Stedvarn reasonably determines that the programme is not appropriate for the applicant's proposed course of study or research.

7. Accuracy and Verification of Information

Applicants and students must provide complete, accurate and authentic information.

Stedvarn may request evidence to verify information provided in connection with admission, enrolment or RPL, including:

- identity;
- qualifications;

- transcripts;
- employment history;
- professional experience;
- publications;
- training;
- references;
- language proficiency; and
- portfolio or other evidence.

Where there is reasonable evidence that admission or an academic benefit was obtained through materially false, misleading, forged or fraudulent information, Stedvarn may:

- withdraw an offer;
- refuse enrolment;
- suspend registration;
- withdraw an academic benefit; or
- terminate the student's registration.

Where reasonably appropriate, the student will be given an opportunity to respond before a final decision is made.

8. Recognition of Prior Learning and Advanced Standing

Where offered, Stedvarn may assess prior learning, professional experience, qualifications or portfolios for the purpose of:

- admission;
- credit;
- exemption;
- advanced standing; or
- other academic recognition.

RPL is an academic assessment process.

Previous qualifications or professional experience do not automatically result in admission, academic credit, exemption, advanced standing, reduced programme duration or an award.

Stedvarn may request further evidence, written work, interviews, examinations, portfolio material or other assessment before making an RPL decision.

Any credit or exemption granted applies to the relevant Stedvarn programme and does not create an obligation on another institution, employer, professional body or government authority to recognise the same credit or exemption.

9. Formation of the Student Contract

A student contract will arise when:

- Stedvarn issues an offer of admission or other contractual offer;

- the applicant accepts the offer in the manner specified by Stedvarn; and
- any required deposit, initial payment or enrolment requirement has been satisfied.

Stedvarn may specify a different contractual formation process in the relevant offer letter or enrolment agreement.

Before accepting an offer, applicants should ensure that they have reviewed:

- these Terms;
- the programme information;
- applicable fees;
- refund and cancellation arrangements;
- the status of the relevant award; and
- programme-specific requirements.

Stedvarn may provide confirmation of enrolment electronically.

10. Fees and Payment

Students are responsible for paying all fees listed on the website and specified in their offer letter, enrolment agreement, invoice or applicable fee schedule.

Depending on the programme, fees may include:

- application fees;
- registration fees;
- enrolment fees;
- tuition fees;
- RPL or portfolio assessment fees;
- supervision fees;
- assessment or examination fees;
- reassessment fees;
- extension fees;
- graduation or certification fees; and
- other programme-related charges expressly disclosed to the student.

Applicable fees will be communicated before the student becomes contractually committed to them.

Fees are payable in accordance with the applicable payment schedule.

Where payment by instalments is offered, an instalment arrangement does not necessarily mean that each instalment constitutes a separate contract.

The student's total contractual financial commitment remains governed by the relevant enrolment agreement, subject to applicable cancellation, withdrawal, refund and mandatory legal rights.

11. Late Payment and Non-Payment

Where a payment becomes overdue, Stedvarn will normally notify the student and provide a reasonable opportunity to resolve the outstanding balance.

If an overdue balance remains unpaid without an agreed arrangement, Stedvarn may, where reasonably proportionate:

- restrict access to non-essential services;
- suspend registration;
- prevent progression;
- withhold non-mandatory administrative services;
- refer an outstanding debt for lawful recovery; or
- terminate enrolment in serious or persistent cases.

Stedvarn will take reasonable account of relevant circumstances before taking significant action.

Any interest or recovery costs charged by Stedvarn must be reasonable and legally permissible.

Students experiencing genuine financial difficulty should contact Stedvarn as soon as reasonably possible.

Stedvarn may, at its discretion, agree to a revised payment arrangement.

12. Cancellation, Withdrawal and Refunds

Any cancellation right required by mandatory applicable law remains unaffected by these Terms.

Where Stedvarn provides an additional contractual cancellation period, the applicable offer letter, enrolment agreement will specify:

- the cancellation period;
- how cancellation must be submitted;
- the effective date of cancellation; and
- the financial consequences of cancellation.

Cancellation requests should be submitted to:

info@stedvarn.ch

The student should provide their:

- full name;
- programme;
- student or application number, where applicable; and
- clear statement that they wish to cancel.

Withdrawal after commencement

A student may request withdrawal from a programme after studies have commenced.

The request should be submitted in writing.

The financial consequences of withdrawal will depend upon the circumstances, including:

- the date of withdrawal;

- services already supplied;
- the applicable fee and refund schedule;
- any clearly disclosed non-refundable fees;
- scholarship or bursary conditions; and
- applicable law.

Stedvarn will not retain amounts where doing so would be prohibited by applicable law.

Where appropriate, Stedvarn may offer an alternative such as deferral, interruption or transfer.

Refunds

Where a refund is due, it will be calculated in accordance with the applicable refund arrangements and mandatory law.

An approved refund will normally be made using the original payment method where reasonably practicable.

Stedvarn may request reasonable information necessary to verify the refund request or prevent fraud.

13. Deferral and Interruption of Studies

A student may request a temporary interruption or deferral where circumstances materially affect their ability to continue their studies.

Approval is not automatic.

Stedvarn may consider:

- the reason for the request;
- the student's academic progress;
- the period requested;
- programme availability;
- supervisor availability;
- programme changes;
- outstanding fees; and
- whether continued registration remains academically appropriate.

An approved interruption or deferral may be subject to reasonable conditions or time limits.

Any applicable administrative or extension fee will be disclosed in advance where reasonably practicable.

14. Programme Duration and Completion

Any duration stated for a programme is an indicative or standard duration, unless Stedvarn expressly confirms in writing that a particular completion date is guaranteed.

Actual completion may depend upon:

- academic progress;
- assessment results;
- research development;

- revisions;
- student engagement;
- supervision;
- approved interruption;
- extensions;
- RPL or advanced standing; and
- other individual circumstances.

Admission to a programme does not guarantee completion within the indicative period.

15. Online and Digital Learning

Stedvarn programmes may be delivered wholly or substantially online.

Online learning may include:

- learning-management systems;
- digital materials;
- recorded lectures;
- live online sessions;
- virtual supervision;
- electronic assessment;
- digital libraries;
- online forums; and
- other educational technologies.

Students are responsible for maintaining reasonable access to:

- a suitable computer or device;
- reliable internet access;
- required software;
- an active email address; and
- other technology specified as necessary for the programme.

Stedvarn will take reasonable steps to maintain its digital services. However, continuous or uninterrupted availability cannot be guaranteed.

Access may occasionally be affected by maintenance, technical failures, cybersecurity incidents, internet failures, third-party outages or other circumstances outside Stedvarn's reasonable control.

16. Student Responsibilities and Academic Participation

Students are expected to engage appropriately with their programme.

Depending on the programme, this may include:

- attending or participating in required activities;

- engaging with supervisors;
- completing assessments;
- meeting academic milestones;
- responding to reasonable academic communications;
- maintaining satisfactory academic progress;
- complying with research requirements;
- observing academic deadlines; and
- complying with applicable Stedvarn policies and regulations.

Students must maintain accurate contact information and regularly monitor their registered email account and student platform.

Persistent failure to engage may result in academic intervention and, where appropriate, suspension or termination of registration following a fair process.

17. Academic Standards and Assessment

Stedvarn determines the academic standards, assessment requirements and criteria applicable to its programmes and awards.

Admission to a programme does not guarantee:

- successful completion;
- a particular grade;
- progression;
- academic credit; or
- an award.

An award will only be issued where the student has satisfied the applicable academic requirements.

Academic decisions may include consideration of:

- assessment quality;
- research quality;
- learning outcomes;
- examination performance;
- thesis or dissertation quality;
- academic progress; and
- programme requirements.

Academic judgement will be exercised by appropriately designated academic personnel.

Students may use the applicable academic appeals procedure where an appeal is available.

18. Academic Integrity and Use of Artificial Intelligence

Students must maintain high standards of academic and research integrity.

Academic misconduct may include:

- plagiarism;
- fabrication or falsification of information or data;
- contract cheating;
- impersonation;
- unauthorised collaboration;
- fraudulent research;
- falsification of evidence;
- misuse of sources;
- undisclosed or prohibited use of artificial intelligence; or
- other dishonest academic conduct.

Stedvarn may investigate suspected academic misconduct.

Depending on the circumstances, consequences may include:

- warning;
- reassessment;
- reduction or cancellation of marks;
- failure of an assessment;
- failure of a module or stage;
- suspension; or
- termination of registration.

Students will normally be given a reasonable opportunity to respond to allegations before a final decision is made.

Artificial intelligence

Students may use artificial-intelligence tools only in accordance with the requirements applicable to their programme and assessment.

The permitted use of AI may differ between assessments and research activities.

Where disclosure of AI use is required, students must disclose that use accurately.

Students must not present AI-generated material as their own independent work where doing so constitutes academic misconduct.

The student remains responsible for the accuracy, originality, integrity and lawful use of all work submitted in their name.

19. Research and Academic Ethics

Students undertaking research must comply with applicable Stedvarn research and ethics requirements.

Where ethical approval is required, research must not commence until the appropriate approval has been obtained.

Students remain responsible for complying with applicable legal and professional requirements relating to their research, including where applicable:

- data protection;
- confidentiality;
- informed consent;
- intellectual property;
- research involving human participants;
- professional standards; and
- information security.

Failure to comply with applicable research or ethical requirements may constitute academic misconduct and may result in academic or disciplinary action.

20. Supervision

Where supervision forms part of a programme, Stedvarn will use reasonable efforts to provide appropriate academic supervision.

Stedvarn may change a supervisor where reasonably necessary due to:

- staff availability;
- illness;
- departure;
- workload;
- research fit;
- conflicts of interest; or
- other legitimate academic or operational reasons.

Unless expressly agreed otherwise in writing, students are not guaranteed continued supervision by a particular individual.

Where a supervisor changes, Stedvarn will take reasonable steps to minimise unnecessary disruption.

21. Student Conduct

Students must behave respectfully and appropriately towards:

- staff;
- supervisors;
- other students;
- examiners;
- academic partners; and
- other members of the Stedvarn community.

Stedvarn may take disciplinary action in relation to serious misconduct, including:

- harassment;

- discrimination;
- threats;
- abuse;
- fraud;
- serious academic misconduct;
- deliberate disruption;
- serious misuse of Stedvarn systems;
- unlawful conduct affecting Stedvarn or its community; or
- conduct creating a serious risk to another person or to the integrity of Stedvarn.

Where serious disciplinary action is contemplated, Stedvarn will normally provide the student with notice of the concern and a reasonable opportunity to respond.

Stedvarn may take immediate protective action where reasonably necessary to protect people, systems, evidence or the integrity of the Institute.

22. Intellectual Property

Stedvarn owns or licenses the intellectual property contained in its educational materials and systems, including:

- course materials;
- teaching materials;
- videos;
- learning resources;
- templates;
- databases;
- website content;
- branding; and
- other proprietary materials.

Students receive a limited, personal and non-transferable right to use such materials for their own educational purposes.

Unless permitted by law or expressly authorised by Stedvarn, students must not:

- commercially reproduce course materials;
- sell or redistribute materials;
- publish protected materials publicly;
- provide materials to third-party education providers;
- systematically copy or download protected resources; or
- remove copyright or proprietary notices.

23. Student-Created Intellectual Property

Unless otherwise agreed in writing, students normally retain ownership of original intellectual property that they independently create during their studies.

This is subject to:

- third-party rights;
- collaborative research arrangements;
- commissioned work;
- funding conditions;
- confidentiality obligations;
- intellectual-property agreements; and
- other contractual arrangements applicable to the relevant research or project.

By submitting work for assessment, the student grants Stedvarn the limited rights reasonably necessary to:

- assess the work;
- administer academic processes;
- conduct academic-integrity checks;
- maintain academic records; and
- satisfy legitimate legal or quality-assurance requirements.

Submission of academic work does not, by itself, give Stedvarn ownership of the student's original intellectual property.

24. Confidentiality

Students may receive or access confidential information through:

- research;
- supervision;
- case studies;
- professional projects;
- collaboration;
- student activities; or
- other academic activities.

Students must not disclose confidential information except where:

- disclosure is authorised;
- disclosure is required by law; or
- disclosure is otherwise legitimately permitted.

Students must comply with any specific confidentiality requirements applicable to their programme, research project or placement.

Stedvarn will handle confidential student information in accordance with applicable law and its Privacy Policy.

25. Personal Data

Stedvarn processes personal data in accordance with applicable data-protection law and its Privacy Policy.

This includes, where applicable, the Swiss Federal Act on Data Protection (“**FADP**”) and other applicable data-protection legislation. Swiss data-protection law applies to private entities processing personal data, and the revised FADP has been in force since 1 September 2023.

Personal data may be processed for purposes including:

- applications and admissions;
- identity verification;
- qualification verification;
- enrolment administration;
- teaching and supervision;
- assessment;
- academic records;
- student support;
- payment administration;
- fraud prevention;
- legal compliance;
- quality assurance; and
- legitimate institutional administration.

Stedvarn may use third-party service providers to support these activities.

Where applicable, information may be processed or transferred internationally subject to the safeguards required by applicable law.

Students should consult Stedvarn's current Privacy Policy for further information concerning:

- categories of personal data;
- purposes of processing;
- legal bases where applicable;
- retention;
- international transfers;
- student rights; and
- contact arrangements.

26. Third-Party Services

Stedvarn may use third-party providers to support its educational operations, including providers of:

- learning-management systems;

- video conferencing;
- payment processing;
- cloud hosting;
- digital libraries;
- academic software;
- plagiarism or similarity detection;
- communications; and
- other educational technology.

Where students use third-party services, those services may be subject to separate terms and privacy policies.

Stedvarn will take reasonable care when selecting relevant service providers but cannot guarantee the availability or performance of systems operated by independent third parties.

27. Suspension and Termination by Stedvarn

Stedvarn may suspend or terminate a student's registration where there is a serious or persistent breach of the student's contractual or academic obligations.

Grounds may include:

- significant or persistent non-payment;
- serious academic misconduct;
- fraud;
- materially false admission information;
- serious misconduct;
- unlawful misuse of Stedvarn systems;
- serious breach of research or ethical requirements; or
- persistent failure to meet essential academic requirements.

Except where immediate action is reasonably necessary, Stedvarn will normally provide notice of the proposed action and a reasonable opportunity for the student to respond.

Termination does not automatically extinguish legitimate fees already due for services provided before termination.

Where termination occurs for reasons unrelated to student misconduct, Stedvarn will consider whether an appropriate alternative arrangement or refund is applicable.

28. Complaints and Academic Appeals

Stedvarn aims to resolve student concerns fairly and promptly via a formal complaints procedure.

Students should initially raise concerns with the relevant member of staff or academic team where appropriate.

Where a matter cannot be resolved informally, the student may use Stedvarn's formal complaints procedure.

Complaints and academic appeals are separate processes.

A complaint normally concerns matters such as:

- administration;
- service delivery;
- communication;
- conduct; or
- other concerns about the student's experience.

An academic appeal concerns an eligible academic decision and must be based on the grounds specified in the applicable Academic Appeals Policy outlined below.

A student may not normally use an academic appeal merely to challenge legitimate academic judgement because they disagree with the academic outcome.

Stedvarn will provide a reasonable process for considering eligible complaints and appeals.

A student who raises a complaint or appeal in good faith will not be penalised merely for doing so.

29. Changes to Programmes

Stedvarn may make reasonable changes to a programme where necessary to:

- maintain academic quality;
- update curriculum;
- reflect developments in the relevant discipline;
- improve teaching or technology;
- respond to academic or student feedback;
- accommodate staffing changes;
- comply with legal requirements; or
- address circumstances outside Stedvarn's reasonable control.

Stedvarn will seek to avoid changes that materially and unfairly disadvantage existing students.

Where a material change is unavoidable, Stedvarn will notify affected students and take reasonable steps to provide an appropriate solution.

30. Programme Suspension or Closure

In exceptional circumstances, Stedvarn may suspend, discontinue or materially restructure a programme.

Where this materially affects an enrolled student, Stedvarn will consider reasonable arrangements, which may include:

- allowing the student to complete under transitional arrangements;
- transferring the student to an appropriate alternative Stedvarn programme;
- deferral;
- another appropriate academic arrangement; or
- a refund for services paid for but not provided, where appropriate.

The appropriate solution will depend on the circumstances and applicable contractual and legal obligations.

31. Careers and Professional Outcomes

Stedvarn may provide careers information, professional-development support, networking opportunities or other employability services.

These services are intended to support students but do not constitute a guarantee of:

- employment;
- promotion;
- salary increase;
- professional registration;
- professional licensing;
- career advancement;
- immigration status;
- business success; or
- acceptance of a Stedvarn award by a particular employer or professional body.

Career outcomes depend on circumstances outside Stedvarn's control.

32. Immigration and Visa Matters

Unless expressly confirmed otherwise in writing for a particular programme, enrolment with Stedvarn does not itself confer or guarantee:

- a Swiss visa;
- a Swiss residence permit;
- immigration status; or
- permission to work or study in Switzerland.

Students are responsible for obtaining independent advice regarding immigration and visa requirements applicable to their circumstances.

Stedvarn does not guarantee that enrolment or completion of a Stedvarn programme will support an immigration application.

33. Liability

Nothing in these Terms excludes or limits liability where such exclusion or limitation would be unlawful.

Subject to this principle, Stedvarn will not be responsible for loss or damage to the extent that such loss:

- was not reasonably foreseeable when the contract was formed;
- resulted from circumstances outside Stedvarn's reasonable control;
- resulted from the student's breach of these Terms or applicable programme requirements; or
- constitutes an indirect loss that is not legally attributable to Stedvarn's breach.
- Stedvarn's aggregate liability arising out of or in connection with the student's contract shall not exceed the fees paid/payable for the relevant academic year/programme.

Nothing in these Terms excludes liability for fraud, fraudulent misrepresentation, wilful misconduct, gross negligence or any other liability that cannot lawfully be excluded or limited.

Any limitation of liability will be interpreted in accordance with mandatory applicable law.

34. Force Majeure

Stedvarn will not be liable for any failure or delay in performing its obligations to the extent caused by an event or circumstance beyond its reasonable control ("Force Majeure Event").

A Force Majeure Event may include:

natural disasters;
epidemics or pandemics;
war;
civil disturbance;
government action;
telecommunications failures;
widespread internet or infrastructure failures;
major cybersecurity incidents;
industrial disputes;
third-party service failures;
acts of public authorities; or
other exceptional circumstances outside Stedvarn's reasonable control.

Where a Force Majeure Event materially affects the delivery of a programme or service, Stedvarn will take reasonable steps to minimise disruption and, where reasonably practicable, resume or continue delivery. This may include moving teaching online, rescheduling activities, extending deadlines or permitting deferral or interruption of studies.

Where a Force Majeure Event materially prevents delivery for a prolonged period, Stedvarn will notify affected Students and consider reasonable alternative arrangements, including continued delivery, transfer, deferral or interruption. Where Stedvarn is unable to provide services for which the Student has paid and no reasonable alternative is available, any refund will be determined in accordance with the Student Contract and applicable law. **Changes to These Terms**

Stedvarn may update these Terms from time to time where reasonably necessary to reflect:

- changes in law;
- regulatory developments;
- changes to services;
- academic developments;
- operational requirements;
- technological developments; or
- improvements in clarity or administration.

The version applicable to a student's contractual relationship will normally be the version incorporated into that relationship at the relevant time.

Stedvarn will not normally apply a material change retrospectively where doing so would materially and unfairly disadvantage an existing student.

Where a material change affects an existing contractual relationship, Stedvarn will provide reasonable notice where appropriate.

The current version of these Terms will be made available through Stedvarn's website or student documentation.

35. Governing Law

These Terms and the contractual relationship between Stedvarn and the student are governed by the substantive laws of Switzerland, subject to any mandatory provisions of law that apply to the student and cannot lawfully be excluded or varied by agreement.

Nothing in these Terms is intended to deprive a student who qualifies for mandatory consumer protection or other mandatory legal rights of those rights.

36. Jurisdiction

Subject to mandatory jurisdictional rules applicable to a particular student, disputes arising from these Terms or the student's contractual relationship with Stedvarn shall be submitted to the competent courts having jurisdiction in Switzerland.

Where mandatory law gives a student a right to bring proceedings before another competent court, including a court in the student's domicile or habitual residence, these Terms do not exclude that right.

Before commencing formal legal proceedings, Stedvarn and the student are encouraged, where appropriate, to attempt to resolve the matter through Stedvarn's complaints procedure and good-faith discussions.

37. General Contractual Provisions

Severability

If any provision of these Terms is held to be invalid, unlawful or unenforceable, that provision shall be interpreted or limited to the extent necessary to make it legally effective where possible.

The remaining provisions shall continue to apply.

No waiver

A failure or delay by Stedvarn in exercising a contractual right does not constitute a waiver of that right.

Any flexibility or concession provided to a student in an individual case does not create a continuing entitlement to the same treatment.

Transfer

A student may not transfer their enrolment or contractual rights to another person without Stedvarn's prior written agreement.

Stedvarn may transfer or reorganise its contractual rights or obligations as part of a legitimate corporate restructuring, transfer or reorganisation of its educational operations, provided that doing so does not unlawfully deprive the student of their contractual rights.

Entire contractual arrangements

The contractual relationship between Stedvarn and the student consists of these Terms together with the documents expressly incorporated into the student's agreement.

Students should rely on the official written contractual and programme documentation rather than informal statements that materially contradict those documents.

Nothing in this provision excludes liability for fraud, fraudulent misrepresentation or any liability that cannot lawfully be excluded.

38. Contact

Questions concerning these Terms, applications, enrolment or a student's contractual relationship with Stedvarn should be directed to:

Stedvarn GmbH

Stedvarn Institute

Chamerstrasse 172

6300 Zug

Switzerland

Email: info@stedvarn.ch

39. Student Acknowledgement

By accepting an offer of admission, completing enrolment or otherwise entering into a contractual relationship with Stedvarn, the student confirms that they have had a reasonable opportunity to review and understand:

- these Student Terms and Conditions;
- the relevant programme information;
- applicable tuition and other fees;
- applicable cancellation and refund arrangements;
- the nature and status of the relevant programme and award; and
- any programme-specific conditions provided before enrolment.

The student acknowledges in particular that:

- Stedvarn is a private Swiss education and research institution;
- unless expressly stated otherwise, Stedvarn awards are private institutional awards;
- recognition or acceptance of a Stedvarn award by an employer, educational institution, professional body, government authority or other third party is entirely that parties decision
- programme duration may be indicative rather than guaranteed;
- academic progression and awards depend upon satisfaction of the applicable academic requirements; and
- the student's contractual relationship with Stedvarn is subject to these Terms and the other documents expressly forming part of the student's agreement.

40. Effective Date

These Terms are effective from:

12/6/2026

Last updated: 25/9/2026

Version: 1.0