

Course Brochure

Credit Control and Risk Management Level 4 (QLS) Diploma

Business, Management & Law Faculty





Join over
6,111
students
who have enrolled on this course



QUALITY LICENCE SCHEME

The Quality Licence Scheme is part of the <u>Skills and Education Group</u>, a charitable organisation that unites education and skills-orientated organisations that share similar values and objectives. With more than 100 years of collective experience, the Skills and Education Group's strategic partnerships create opportunities to inform, influence and represent the wider education and skills sector.

If you want to invest in a better future, then **Open Learning College** can help improve your career prospects through study.

We welcome over 1,000 new students to our college each month. People just like you who want to take advantage of the financial, educational, and personal benefits on offer – a small short-term investment that will continue to reward you throughout life.

Our success is measured by yours

Since we started **Open Learning College**, we've helped people to not just think about building a brighter future, but to make it a reality. In fact, our success rate is such that we're now the No.1 provider of **high-quality** online learning courses.

We're with you, every step of the way.

We offer you the flexibility to manage your studies around existing commitments, so you can learn in your own time and at your own pace. When you study with us, you're in control of your learning. But you're not on your own by any means. We're always here to give you all the support you need to stay on track.

The right choice Open Learning College

- Courses leading to industry and employer recognised Professional Qualifications
- One-to-one tutor support from a dedicated Open Learning College tutor
- Unlimited access to our unique Online Student Community
 Xperience™ in the Metaverse, where you can set up your
 personal student profile, interact with other students, access
 discussion forums, message boards and other online resources.
- Courses including all study materials, assessments, software, and student membership of the relevant awarding bodies and associations.
- The freedom to continue earning while you learn.
- The flexibility to learn anywhere in your own time and at your own pace.
- The experience of the UK's most innovative online college.
- No set term times or classes to attend so you can enrol straight away.



COURSE CODE

OLC1020

DELIVERY FORMAT

ONLINE & PAPER

STUDY TIME

120 HOURS

ACCREDITATION

QLS & OPA

AWARD TYPE

DIPLOMA

ENROLMENT FEE

£468.75 (£375)



several online colleges, but Open Learning College offered me the course best suited to my chosen career. I needed the flexibility of distance learning but wanted to be sure I was getting a recognised qualification with Open Learning College I got both.

Craig C, Ayrshire

Course Overview

The Credit Control and Risk Management Level

4 course is a comprehensive exploration of advanced financial practices tailored for professionals seeking expertise in credit control and risk assessment.

This course provides a deep understanding of credit management principles, risk evaluation methodologies, and strategic financial decisionmaking.

Participants delve into analysing financial statements, assessing creditworthiness, and developing effective credit policies.

The curriculum covers risk mitigation strategies, empowering individuals to identify, evaluate, and manage financial risks within diverse organizational settings.

Additionally, learners explore compliance requirements and regulatory frameworks relevant to robust credit control and risk management, enhancing their proficiency in this critical aspect of financial stewardship.

What Will You Learn?

The Credit Control and Risk Management delves into sophisticated financial practices, covering advanced credit control techniques, risk assessment methodologies, and financial decision-making strategies.

Learners explore the intricacies of credit management, examining the principles behind effective credit policies and procedures. This includes in-depth insights into assessing creditworthiness, managing credit risk, and analysing financial statements to make informed credit decisions.

It equips participants with the skills to develop and implement robust risk management frameworks, ensuring effective financial planning and sustainable business practices.

Course Key Topics

the Credit Control and Risk Management Level 4 Diploma course is divided into 6 modules.

Module 1: Introduction to debt Module 2: Consumer credit Module 3: Credit risk analysis

Module 4: Factoring and Invoice Discounting

Module 5: Negotiating with creditors **Module 6:** Business management

Entry Requirements

The good news is that no prior learning knowledge or experience is essential to take this course. This course is openly available to anyone wishing to learn more **Credit Control and Risk Management Level 4 Diploma** and would like to take part in a highly rewarding distance learning study course.

We believe that everyone should have the opportunity to expand their knowledge and study further, so we try to keep our entry requirements to a minimum.

You have the freedom to start the course at any time and continue your studies at your own pace for a period of up to 12 months from initial registration with full tutor support.



Expert support and guidance from a course advisor

Open Learning College have helped people just like you to qualify through distance learning, we understand precisely how to support you through the decision-making process, and then on into your studies. The starting point is to choose the right course that will set you on the path to a more successful future.

We are committed to supporting you all the way by delivering an outstanding learning experience. Before you enrol, we want to ensure that you choose the course, qualification and tutoring option that are right for you. To assist with this, our expert **Course Advisors** are available to guide you through the range of options, including:

- Pre-entry guidance establishing the right course and qualification outcome to meet your career and learning requirements.
- · Course and Tutor options
- Course materials, content, and Online Student Community
- How distance learning works
- Advice on how to make the most of your course.

Target Audience

- The Credit Control and Risk Management caters to finance professionals, credit controllers, risk analysts, and individuals working in financial management.
- It's designed for those seeking advanced expertise in credit management, risk assessment, and financial decision-making.
- Additionally, business owners, entrepreneurs, and managers aiming to enhance their financial understanding and mitigate financial risks within their organizations will find this course beneficial.



 This program is also suitable for individuals aspiring to pursue careers in financial consultancy or those involved in assessing creditworthiness and managing financial risks across diverse industries.

Course Duration

We recommend you spend approximately 120 hours of your time studying for **Credit Control and Risk Management Level 4** course. The pace of study is completely up to you. To give an example, if you dedicate 2.5 hours per week to study, it will take you one year to complete but if you could spare 5 hours a week you could complete it in six months.

Enrolment Fees

We want to make sure that you get the best value for your money, which is why we have included the registration fee, certification fee, and full tutor support in the course price. Enrolling in the **Credit Control and Risk Management Level 4 Diploma** course would usually cost £468.75, but for a limited time, you can get a 20% discount and pay only £375.00 if you enrol online and pay in full.

If you prefer to spread the cost, you can choose our Easy Payment Plan. Simply pay a deposit of £93.75 when you enrol online and then make 4 equal payments of £93.75 per month. The first payment is due about a month after you receive your course.

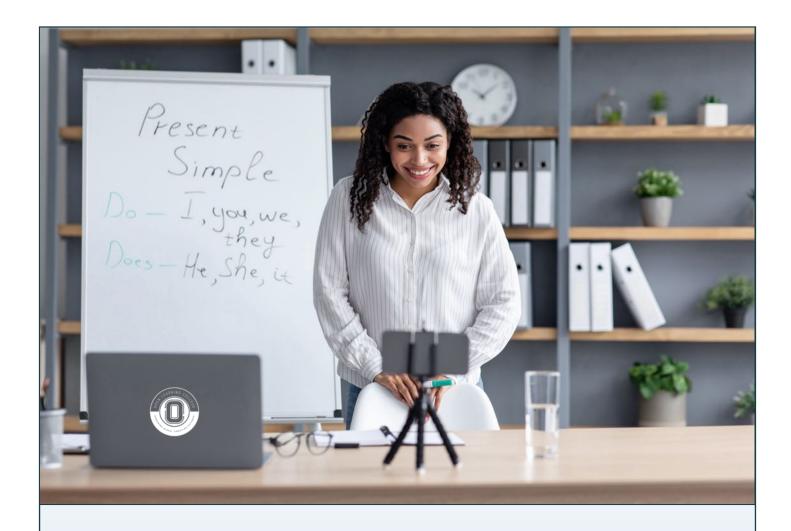
Payment Method	1 st Payment	Instalment	Total
Pay in Full (Online)	£375.00	N/A	£375.00
Instalment Plan (Online)	£93.75	£93.75 X 4	£468.75
Paper + Online Version (+£100)	£100.00	N/A	£100.00

Note: Instalment plans are not available to our international students.

Klarna.

Millions of savvy shoppers have already chosen Klarna when purchasing online.

Enrol today and pay nothing and then pay in full up to 30 days later or split the cost into 3 interest-free monthly instalments. At checkout choose Klarna as your payment option and get the 20% pay in full discount option today.



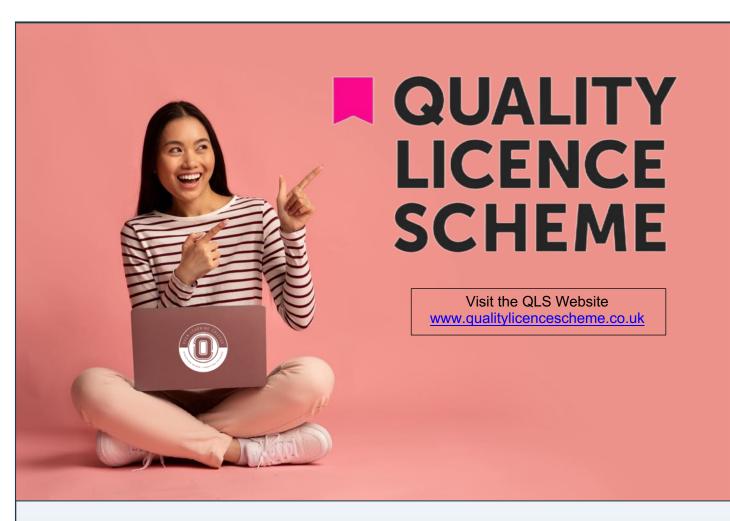
Tutor support – helping you every step of the way

At Open Learning College, we are proud of our tutor support team All of our tutors are qualified in their appropriate disciplines. You can relax knowing that the people behind your course will also be behind you, to mentor and help you complete your studies.

Our **Credit Control and Risk Management Level 4** course is designed to provide you with comprehensive materials to guide you through your learning journey. You'll have the support of your own personal tutor, who will be there to assist you with your coursework and answer any questions you may have.

Furthermore, our Student Advisors are always available to provide you with practical advice and guidance via the online portal, email, or phone, ensuring that you're fully supported throughout your studies.

- At the start of your course, you will be assigned a personal tutor.
- Access to a tutor via the Metaverse or the Learner Management System.
- All assignments you complete can be sent to them online, via the LMS.
- At the successful completion of your course, you can request an Academic Reference from your tutor or the college.



Accredited QLS Certification

What is QLS?

QLS stands for "Quality Licence Scheme". QLS is part of the Skills and Education Group, a charitable organisation that unites education and skills-orientated organisations that share similar values and objectives. With more than 100 years of collective experience, the Skills and Education Group's strategic partnerships create opportunities to inform, influence and represent the wider education and skills sector.

The courses available through Open Learning College conform to the universally accepted QLS quality mark and standards of recording, reflecting, tracking, planning, and reviewing.

Benefits of QLS Accreditation

Regardless of where you are in your career, undertaking an Open Learning College QLS course can help you.

- Support and enhance your employment opportunities.
- Improve career satisfaction.
- Track prior learning.
- Show you are up to date with the requirements of your job.
- Contribute to your CV and prepare for a promotion.
- Can lead to further education as required by new and existing jobs.
- Demonstrate your commitment and value within your organisation.

When you finish with the course your certificate will contain the recognised QLS mark from Open Learning College.



Course Assessment

The Credit Control and Risk Management Level 4 course at Open Learning College is designed to provide a comprehensive and flexible learning experience. Unlike traditional exam-based courses, our course is marked through a process of continuous assessment, which is guided by your personal tutor and is a regulated course awarded by QLS and the Open Learning College via the Open Pathway Accreditation programme (OPA.dip).

This means that you won't have to worry about memorising information for a final exam. Instead, you will have the opportunity to learn at your own pace and apply your knowledge through practical assignments and quizzes at the end of each module. Our online platform allows you to access the course from anywhere and at any time, and you can also choose to receive the course materials by post.

When you complete each module, you will submit your assignments and quizzes online for marking. While there is no word count requirement for these assignments, we do expect well-thought-out and complete answers. Your tutor will provide constructive feedback and guidance on areas for improvement to help you achieve your best performance.

Study Format

Paper Based Version

This course comes to you as a paper-based pack delivered by courier. You will be given guidance through the Study Guide on the nuts and bolts of studying and submitting assignments.

Online Version

The online version of this course is a fully digitised versions of the paper-courses, so you can study on any PC or smart device when connected to the internet. As with the paper course, your online learning programme is completely flexible, so you can study at a pace that suits you.

What's Included

Your course fee covers everything you will need to successfully complete the **Credit Control and Risk Management Level 4** online study course and earn your qualification:

A full range of student services, including:

- All textbooks, study folders, and/or online learning aids.
- Free Open Learning College branded promotional item when you enrol.
- Life-time access to the online student portal Xperience™ (Student Chat, Forums and Online Support Resources)
- NUS TOTUM Card
- Comprehensive Study Guide & Study Plan
- PDF or hardcopy certificate to show employers (employer has access to certificate validation)
- Life-time access to CLAZMA.COM our Career Hub dedicated to support our students career aspirations.
- Invitation to job fairs and career days for your business faculty.
- A diploma from the Open Learning College from our Open Pathway Accreditation programme
- One year's educational support by a specialist tutor in your chosen course field.

Learning for Life Pack

We fully understand the need to support our students beyond their course completion to help them achieve their desired goals. To help you to succeed in your chosen career, we will be pleased to provide the following services on successful completion of your course.

An Academic Reference (This is a reference from your tutor/college for an employer or for further education).

CV Refresh (We will take your current CV and update it to a professional standard, reflecting your new skills).

Life-time access to CLAZMA.COM (Career Hub). **25% off*** any future courses you enrol on with us.

(*Cannot be used in conjunction with any other offers)

Ready for a fresh start?

You've now looked at the course content, at the professional qualification and decided that the course is right for the next step in your career. Now you've started and have chosen your course, keep the ball rolling and enrol today. The sooner you do, the sooner you'll realise your goals and reap the rewards. Remember with dedicated tutor support and all your learning materials supplied, we will be with you every step of the way.



You're just 5 simple steps away from building a better future:

- Once you have enrolled on your course, you will receive your start-up pack. This contains everything you will need for your course, all your books, learning materials, stationery, and the latest software if necessary.
- We'll assign you with a dedicated tutor. Who will get in touch to welcome you to the course and to pass on their contact details.
- Returning to study can be hard. So, to help get you back into the swing you will also receive useful study tips that will help you plan your time more effectively.
- As you begin studying you may need guidance or have questions regarding your coursework. Your tutor is available to give you help, support and feedback as you work through the course. They will also mark coursework. Your tutor is available weekdays via telephone and email.
- Apart from the tutors you will have access to an online student community so you can discuss the course assignments or share study tips with other students in the same situation as yourself.



"The best thing about the course was that it could be completed at my own pace, which was a great advantage as I have many other demands on my time, especially from my employer. I also found the Tutor support to be excellent, and all queries. I had been answered fully and promptly".

Zulqarnain H, London

From time to time, we may enrol our students with our partner colleges; this is dependent on the number of students enrolling on a particular course and on course material or tutor availability. If this happens, nothing changes for you other than the name of the institution administering your course. We will continue to be your point of contact; you will get the exact same course you have enrolled on with the same high level of quality content and support.





Any questions?

You may still have some questions about **Open Learning College** and our courses, so we've listed the most common queries below.



How long will it take me to work through my course?

That's up to you. You can complete your course in as little as six months if you have the time, or if you prefer to take things a bit slower, you can spread your course work out over a longer period.

I left school without any qualifications. Does that matter?

Not at all. Most of our courses require no previous experience. Each course is divided into a series of easy-to-manage modules and has been structured to ensure you learn everything you need from the very beginning.

If I choose a computer course, will I have to buy expensive software No. You will receive everything you need in your start-up pack, including all the necessary study materials and software.

How many hours a week will I have to dedicate to study?

The great thing about studying with Open Learning College is that you can fit your coursework around your existing home and work commitments. Basically, you can do as much or as little as you want. After all, you can't learn if you feel rushed or stressed.

What will I get out of it?

All our courses offer a choice of industry-recognised qualifications. By completing a course, you will benefit from new skills, greater recognition, and improved earning power. On a personal level, many of our students also enjoy a great sense of achievement and increased self-confidence.

Will I be able to succeed?

The important thing to remember is to work your way through each task in your own time. If there's anything you don't understand, don't struggle alone. You can always talk to your dedicated course tutor.

I'm not sure of what course I should take. Can you help?

Yes, we can, it is important that you pursue a course which you will enjoy. Although we cannot make this decision for you, we employ a team of dedicated Professional Course Advisors, who will guide you towards making the right choice. Whether you want specific information, or just a chat about what's available, call us now on +44 (0) 844 357 7777.



"I would recommend Open Learning College to my friends and family. It is a good opportunity for those who want to return to education and are self-motivated but need to plan their own time to study. I now feel much more confident that I will find a more satisfying, enjoyable job and earn more money"

Anna G, Oxford





Post your completed application and payment instructions to:

Open Learning College London Campus 124 City Road London EC1V 2NX



United Kingdom						
STUDENT INFORMATION (PLEASE TYPE YOUR INFORMATION IN THE FIELDS BELOW)						
Title	First Name			Last Name		
Date of Birth		Phone No		Mobile No		
Billing Address (If paying by card, please provide the address the card is registered to)						
Post Code	City			County / Country		
Primary Email Address						
Delivery Address (if different from above)						
Post Code		City		County / Country		
COMPANY INFORMATION (IF BEING PAID BY A COMPANY)						
Company Name						
Company Address						
Post Code		City		County / Country		
Phone		E-mail		Fax		
Company Contact Na	ime	Position		Direct Line		
COURSE INFORMATION						
Course Name		Course Code				
If paying by instalments – please complete below		Supp	ort Period: 12 Months 24 Months			
Deposit:	Four (4)	Monthly Payments at: Default format is online delivery. Paper plus Online Version +£100				
International Deliver + £60			Insurance + £10 (Optional)			

PAYMENT INSTRUCTIONS FOR POSTAL ENROLMENTS ONLY (A PHYSICAL SIGNATURE IS REQUIRED TO COMPLETE YOUR ENROLMENT) Please use this form to pay in full or instalments if you are not making a payment online. CHEQUE POSTAL ORDER CREDIT / DEBIT CARD BACS PAYPAL WESTERN UNION **PAYMENTS IN FULL** CHEQUE / POSTAL ORDER / WESTERN UNION - Please post your cheque/postal order to Open Learning College with this form. BACS - Please transfer payment to Open Learning College | A/C No: 58716997 | Sort Code: 60 83 71 and send us this form. INTERNATIONAL PAYMENTS - IBAN: GB61SRLG60837158716997 | SWIFT / BIC: SRLGGB2L **INSTALMENT CUSTOMERS** PAYPAL / STRIPE - On selecting this option we will send you a link to complete your automated payment schedule. CREDIT / DEBIT CARD - Please provide your credit/debit card details below to allow us to process your monthly payments. Card Number - 16 Digits Card Type (e.g. VISA) (CSC) 3Digits Issue No If you are paying by instalments, Please select your payment Please confirm the Payment Start Date **Expiry Date** option. are they to be taken by this card? to be taken from this card £ / Pay in Full Instalments YES NO Name as it appears on card (Please Print Name) I the credit / debit cardholder authorise Open Learning College to take the amounts specified from my credit/debit card as detailed above. I the student agree to the general terms and conditions of enrolment and the conditions of the monthly payments as set out in this agreement. Terms & Conditions - (http://www.openlearningcollege.ac/t-cs) Payment & Delivery - (http://www.openlearningcollege.ac/payment-delivery) Price Guarantee - (http://www.openlearningcollege.ac/pricematch) Privacy Policy - (http://www.openlearningcollege.ac/privacy-policy) Signature of Cardholder & Student Date

Date

PLEASE RETURN THE COMPLETED SIGNED AGREEMENT TO US:

By Post to: Open Learning College

Signature of Cardholder (If different from student)

London Campus 124 City Road London EC1V 2NX United Kingdom

By WhatsApp: (Please ensure all pages including the cover page are included) +44 (0) 7521 454418

By Email: (A high quality scanned colour copy of the agreement) enrolments@openlearningcollege.ac

Once we have your completed agreement, we will provide access to your course within 48 hours. We will enclose a copy of this agreement for your records along with a statement of your account.

GENERAL TERMS & CONDITIONS APPLICABLE TO POSTAL ENROLMENTS

1. Definitions

In this Agreement unless otherwise stated:

- (i) "Distance Learning Package" shall mean the course(s) identified and all related Materials, support, and tuition where applicable.
- (ii) "Materials" shall mean the learning materials for the Distance Learning Package or any part of them (and shall include any replacement training materials and books if you transfer Distance Learning Package in accordance with Clause 5).
- (iii) Your "Support Period" depends on which course you choose to study and will be between one to two years unless otherwise stated in your course materials.
- (iv) singular words shall include the plural and vice versa; and
- (v) headings are included for convenience only and shall not affect the construction or interpretation of this Agreement.

2. Payments

- (i) We agree to sell, and you agree to buy the Distance Learning Package for the Total Cost/Cash Price and on the terms set out on this page and in the agreement, we send you.
- (ii) Under no circumstances shall we be deemed to have received payment until payment has been received by us in full and cleared.
- (iii) All course material remains the property of Open Learning College until the final payment has been received by us and cleared.

3. Materials (Paper Version)

- (i) We will release the materials to you in full once you have enrolled on your chosen course.
- (ii) You will inspect the materials promptly following delivery. You will tell us about any omission as soon as it is reasonably possible.

4. Services

- (i) During the Support Period, we will provide you with support and tuition as set out in [the promotional Materials & website].
- (ii) If requested, we may at our sole discretion, extend the Support Period for an agreed fee.
- (iii) If you are sitting an external examination at the end of your Distance Learning Package, we will provide you with such information as we have in our possession to assist you in making such examination arrangements. In all other respects, you will be solely responsible for planning to enable you to sit the examination and for all fees in relation thereto.
- (iv) If we, at our sole discretion, assist you in making your examination arrangements by providing you with information about the time and location of local examinations or reserving an examination place for you, you acknowledge that we shall not be responsible for any losses incurred by you as a result of inaccurate information provided in connection with any such arrangement except such losses, excluding business losses, caused by failure to act with reasonable care and skill.

5. Open Learning College Course Transfer Facility

- (i) If you wish to transfer to a different course, we may at our sole discretion agree to such transfer.
- (ii) Unless you are paying under a Credit Agreement, if we agree that you may transfer to a different course, we will transfer the fees paid for the Distance Learning Package you wish to discontinue towards the amount payable for the new course PROVIDED THAT we receive payment from you for the balance of fees due in respect of the new course (if more expensive than the discontinued Distance Learning Package) and an agreed transfer fee will be payable to cover our tuition and/or administrative costs.

6. Warranties and Limitation of Liability

- (i) We warrant that the materials will be of satisfactory quality but do not warrant that the materials will be error free.
- (ii) We warrant that we will perform any services provided hereunder with reasonable skill and care.
- (iii) We intend to rely on the written terms set out here in this document. If you require any changes, please ensure you ask for these to be put in writing. In that way, we can avoid any problems surrounding what we, and you, are expected to do.
- (iv) Other than in respect of liability for death or personal injury arising from our negligence, we shall not be liable for:
- (a) losses that were not foreseeable to both parties when this Agreement was made.
- (b) losses that were not caused by any breach on our part.
- (c) business losses and/or losses to non-consumers.
- (v) Our liability for direct losses arising out of our negligence (other than in respect of liability for death or personal injury), breach of contract or any other cause of action arising out of or in connection with this Agreement shall be limited to the total price paid for the Distance Learning Package as quoted.
- (vi) Other than in respect of liability for death or personal injury arising from our negligence, we shall not be liable for any indirect or consequential loss or damage whatsoever (including without limitation any loss of profits, loss of revenue, loss of opportunity or your liabilities to third parties) which you may suffer arising out of or in connection with this Agreement.

7. Other Terms

- (i) No relaxation or indulgence which we may extend to you shall affect our rights under this agreement.
- (ii) If any part of this agreement is held to be unenforceable the remaining terms and conditions shall continue in force.
- (iii) All liabilities or obligations arising under this agreement shall be enforceable against you after termination of this agreement.
- (iv) You will notify us immediately in writing of any change in your address and other contact details. Any notices required to be served under this agreement, or in accordance with the Act will be deemed properly served if sent by way of prepaid first-class post to your last known address or by email to your registered email.
- (v) This Agreement shall be governed and construed in accordance with the laws of [England] and you hereby agree to submit to the non-exclusive jurisdiction of the [English Courts].

8. Cancellation

(i) Your statutory right under the consumer protection (Distance Selling) Regulations 2000, allows you seven working days from the day after receipt of materials in which to make a **written request** for cancellation. Unless the parties have agreed otherwise, you will not have the right to cancel by giving notice of cancellation for the supply of computer software if they are unsealed by you or for the supply of online courseware which has been accessed by you.

9. Instalment Payments

- (i) You will pay the Deposit shown online when you enrol and the outstanding balance of the total cash price by the instalments and on the dates specified in our welcome letter.
- (ii) It is a fundamental term of the agreement that all payments should be made promptly and on time, you will be deemed to be in default if your payments are more than 30 days overdue.
- (iii) If you fail to comply with any terms of this agreement, we shall be entitled to recover from you the reasonable costs and losses incurred by us as a result of locating you, communicating with you and collecting any unpaid sums. Such sums are payable on demand. In the event of legal action for breach of payment, you will be responsible for all costs allowable by the court if an award is made in our favour.
- (iv) Failure to return your instalment agreement within 30 days will invalidate this agreement and you will forfeit your initial deposit payment.

10. Discretionary waiver

- (i) If, at any time during the course of the agreement, you notify us that you no longer wish to pursue the Distance Learning Package we may, in our absolute discretion, agree to waive our rights to the sums payable under Clause 12 upon payment by you of all sums due under Clause 12 and apply an administration fee of £75.00, upon condition that you waive all rights to delivery of any and all materials.
- (ii) If you wish to be considered for a discretionary waiver, you should contact us by letter or telephone.

11. Termination

- (i) If: (a) you fail to pay any amount due under this agreement; (b) you breach any of the other terms and conditions, express or implied, of the agreement; or (c) any information provided by you in the making of this agreement proves to be incomplete or inaccurate, we shall be entitled, after the expiry of a Default Notice served on you, to terminate this agreement.
- (ii) If this agreement is terminated you will pay us the unpaid balance of the balance payable, less any applicable rebate, plus all expenses, charges, and costs in accordance with Clause 10.

12. Warranty

- (i) Open Learning College shall not be obliged to replace free of charge any materials pursuant to Clause 6
- (ii) if any monthly instalments or other sums are due and unpaid under this Agreement as at the date of the claim.

Data Protection (see our Privacy Policy for details)

IMPORTANT: USE OF YOUR INFORMATION This privacy statement applies to any personal data you may give to Open Learning College. We collect any personal data you may give us when you begin your course. We will also collect contact details from prospective students. We maintain data on your transactions with us as well as your use of our services. We would like to use your personal data to provide you with further information about our products and services, please indicate if you do not want to be contacted by mail, email, or telephone.

Access to your Personal Information

The Data Protection Act 1998 gives you the right to access the information that we hold about you. Please note that any demand for access may be subject to payment of a fee of £10 which covers our costs in providing you with the information requested. Should you wish to receive details that we hold about you please contact us using the contact details on this agreement.

We will not pass on your details to any third party. To receive a copy of the full privacy statement or to access or modify your information or change your preferences, please contact us.

PLEASE ALWAYS REFER TO OUR WEBSITE FOR THE LATEST COURSE INFORMATION, PRICING AND TERMS AND CONDITIONS.