



1. Acceptance of Terms

By accessing the SVIBCI website, student portal, or enrolling in any programme offered by the Saudi Vocational Institute for Business and Creative Industries (SVIBCI), operated by Markcon Ltd., you confirm that you have read, understood, and agree to be bound by these Terms and Conditions. If you do not agree, you must discontinue use immediately.

These Terms are governed by the laws of the Kingdom of Saudi Arabia, including the E-Commerce Law, Consumer Protection Law, and applicable Ministry of Education regulations.

2. Intellectual Property

All content on the SVIBCI website, portals, and learning platforms — including course materials, branding, logos, videos, graphics, digital assets, and written content — is the exclusive intellectual property of SVIBCI and/or Markcon Ltd., protected under Saudi intellectual property law.

Users are strictly prohibited from:

- Reproducing, distributing, or republishing any course materials without prior written authorisation
- Using SVIBCI branding, logos, or trademarks without express permission
- Creating derivative works based on SVIBCI proprietary content
- Commercially exploiting any content obtained through SVIBCI platforms

3. User Obligations

All users of SVIBCI digital platforms agree to:

- Provide accurate and truthful information at all times
- Comply with all applicable Saudi laws and regulations
- Respect the rights, privacy, and dignity of other users, students, and staff
- Refrain from attempting to gain unauthorised access to any SVIBCI system
- Not misrepresent their affiliation, qualifications, or identity
- Not engage in abusive, harassing, or unlawful conduct

4. Institutional Rights

SVIBCI reserves the right at its sole discretion to:

- Modify, suspend, or discontinue any programme, course, or service with reasonable notice
- Update fees, schedules, and programme structures in line with operational requirements
- Restrict, suspend, or terminate platform access for policy violations
- Remove content deemed inappropriate, unlawful, or in breach of institutional standards
- Amend these Terms and Conditions with notification to users

5. Disclaimers and Limitations of Liability

Participation in SVIBCI programmes does not guarantee:

- Employment, internship, or career placement outcomes
- Visa sponsorship or immigration benefits
- Recognition by any specific employer, accreditation body, or government authority
- Eligibility for government funding schemes (including HRDF) unless confirmed in writing

SVIBCI's liability to any user shall not exceed the total fees paid by that user in the 12 months preceding the relevant claim, except where prohibited by Saudi consumer protection law.

6. Third-Party Links and Services

The SVIBCI website may contain links to third-party websites and services. SVIBCI does not endorse or accept responsibility for the content, privacy practices, or accuracy of third-party sites. Users access external links at their own risk.

7. Governing Law

These Terms and Conditions are governed exclusively by the laws of the Kingdom of Saudi Arabia. Any disputes shall be submitted to the competent courts in Riyadh, Saudi Arabia, unless otherwise required by applicable law.

8. Contact

For enquiries regarding these Terms, please contact: info@svibci.sa

Tuition & Refund Policy

1. Overview

This Policy sets out the terms governing tuition fees, payment arrangements, and refund conditions for all SVIBCI programmes. All fees are quoted in Saudi Riyals (SAR) and are inclusive of VAT where applicable under Saudi tax regulations.

2. Student Payment Obligations

By enrolling in any SVIBCI programme, students accept full financial responsibility for all tuition fees and associated charges as specified in their enrolment agreement. Fees must be paid in accordance with the agreed payment schedule prior to or on commencement of each programme module or term.

3. Accepted Payment Methods

SVIBCI accepts payment through the following authorised channels:

- Upfront payment — full programme fee paid in advance
- Approved instalment arrangements — subject to SVIBCI credit approval
- HRDF sponsorship — where applicable and confirmed in writing prior to enrolment
- Accepted payment gateways: HyperPay, Mada, Tabby, Stripe, and Apple Pay

Payment via any other method requires prior written authorisation from SVIBCI management.

4. Refund Policy

Subject to the exceptions below and applicable Saudi Consumer Protection Law, tuition payments are non-refundable once the enrolment period has commenced.

4.1 Refund Eligibility

- Programme cancelled by SVIBCI before commencement: full refund within 14 business days
- Withdrawal before programme start date (more than 14 days prior): 75% refund of fees paid
- Withdrawal within 14 days of programme start: 50% refund of fees paid
- Withdrawal after programme commencement: no refund unless required by law

4.2 Non-Refundable Items

- Registration and administration fees
 - Materials, resources, or equipment fees once issued
 - Certification examination fees once submitted to awarding bodies
-

5. Consequences of Non-Payment

Failure to meet payment obligations on the agreed schedule may result in:

- Immediate suspension of access to SVIBCI learning platforms, portals, and resources
- Exclusion from examinations, assessments, and graduation ceremonies
- Withholding of certificates, transcripts, and credential letters
- Referral to HRDF or other funding bodies where applicable
- Legal or administrative action to recover outstanding balances

6. Fee Amendments

SVIBCI reserves the right to amend programme fees for future intake cohorts. Fee changes will be communicated with reasonable advance notice and will not apply retrospectively to students who have already enrolled and paid.

7. Contact

Fee and payment enquiries: info@svibci.sa
