

Terms and Conditions of Enrollment - TOSI University Accelerated Program

Accelerated Program Nature:

TOSI University offers an Accelerated Program designed to allow students to complete a 4-year degree in less time based on their individual studies and demonstration of understood competencies. The program is rigorous and requires students to engage in accelerated coursework.

Individualized Study Approach:

Students in the Accelerated Program engage in individualized study plans tailored to their academic needs. The program focuses on condensing the traditional 4-year curriculum into a shorter duration through an emphasis on self-directed learning.

Timely Assignment Completion:

The Accelerated Program places educational demands on students to complete assignments in a timely manner. Timely submission of assignments is crucial to meet the accelerated pace of the program.

Competency-Based Learning:

The program emphasizes competency-based learning, allowing students to progress based on their mastery of subject matter rather than strictly adhering to a traditional academic calendar.

Preparation for National Exams:

The Accelerated Program aims to prepare students for their National Exams. The condensed curriculum is designed to equip students with the knowledge and skills required to succeed in these exams.

Academic Rigor:

Students should be prepared for an academically rigorous experience. The condensed timeline necessitates focused and dedicated efforts to meet the academic standards set by TOSI University.

Commitment to Excellence:

Enrolling in the Accelerated Program signifies a commitment to academic excellence. Students are expected to actively engage in their studies, seek additional support when needed, and demonstrate a high level of dedication to their educational goals.

Continuous Progress Monitoring:

TOSI University conducts continuous progress monitoring to ensure students are meeting the accelerated program requirements. Students may be provided with additional support or interventions based on their progress.

Program Duration:

While the program is designed to be completed in less time than traditional programs, the actual duration may vary based on individual progress and commitment.

Modification of Program Structure:

TOSI University reserves the right to modify the structure and requirements of the Accelerated Program to ensure alignment with educational standards and best practices.

By enrolling in the Accelerated Program at TOSI University, students acknowledge and agree to adhere to these terms and conditions.

100% Online: Some TOSI University programs are not 100% online; some programs require you to gain hands-on experience in a real-world work environment. Contact an Admissions Counselor for additional information.

Bachelor's Completion Time: The average completion time for TOSI University online bachelor's degree students who graduated in the 2021–2022 academic year was 9 months. Source: TOSI University Office of Reporting and Analysis, July 2022.

Employment and Career Advancement: TOSI University does not guarantee employment placement or career advancement. Actual outcomes vary by geographic area, previous work experience, and opportunities for employment.

ExcelTrack®: designed to advance your progress based on existing knowledge; however, degree pace and time and cost savings will vary by individual. Students must enroll in a minimum number of credits per term to remain eligible for financial aid. Refer to the Financial Information section of TOSIUniversity.com for additional information. Enrollees will pay a per-term resource fee and associated program fees.

Financial Aid: Financial aid is available to those who qualify. Financial aid awards vary depending on individual student eligibility and need.

Future Degrees: The University cannot guarantee that students will be granted admission to any future programs. Speak to an Advisor about transfer credit opportunities and see the University Catalog for the Prior Learning policy.

Prior Learning Credit: TOSI University does not guarantee transferability of credit. Future transfer credit savings are subject to review and the academic policies of TOSI University. See the University Catalog for Prior Learning policy. Graduate programs are not eligible for credit for experience.

Three-Week Trial: Classes count toward a degree if satisfactorily completed. No credits are earned if the student withdraws during the introductory period (3 weeks for new qualifying undergraduate students), which begins day one of the first term. Students who choose to continue their studies at the University will need to meet specific requirements. Graduate programs not included. Additional terms may apply to international and non-U.S. citizen students. For further information, see the University Catalog.

BY CLICKING THE BOX ON YOUR APPLICATION INDICATING YOUR ACCEPTANCE (THE "ACCEPTANCE") OF THIS ENROLLMENT CONTRACT (THIS "AGREEMENT"), YOU AGREE YOU HAVE READ AND ARE BOUND BY THE TERMS OF THIS AGREEMENT. IF YOU ARE AN APPLICANT, YOU REPRESENT THAT YOU ARE EITHER (A) THE AGE OF MAJORITY IN YOUR JURISDICTION OR OLDER OR (B) YOU HAVE YOUR PARENT'S OR GUARDIAN'S PERMISSION TO ENTER INTO THIS AGREEMENT. IF YOU ARE AN AGENT FOR AN APPLICANT, YOU REPRESENT THAT YOU HAVE THE AUTHORITY TO AGREE TO THESE TERMS ON BEHALF OF THE APPLICANT AND THAT THE APPLICANT (OR THEIR PARENT OR GUARDIAN, AS APPLICABLE) HAS REVIEWED AND AGREED TO THESE TERMS. IF YOU DO NOT AGREE WITH THIS AGREEMENT, YOU MUST NOT ACCEPT THIS AGREEMENT AND MAY NOT SUBMIT AN APPLICATION OR SUBMIT AN ENROLLMENT DEPOSIT. IF YOU ACCEPT THIS AGREEMENT, YOU ACKNOWLEDGE THAT YOU HAVE READ AND UNDERSTOOD, AND ARE BOUND BY, THE TERMS AND CONDITIONS STATED HEREIN.

This Agreement is by and between you and Taime Studios Inc, LLC d/b/a TOSI Collegiate at TOSI University ("TOSI Collegiate" "we", "our" or "us") and is effective as of the date of Acceptance (the "Effective Date"). It governs your application to, and if you are admitted, your enrollment and participation in, TOSI Collegiate. We reserve the right to change or modify portions of this Agreement at any time. If we do so, we will notify you via email or through other reasonable means of the changes.

Please read this Agreement in its entirety. It includes important information regarding our services as well as policies and rules related to the TOSI University. In particular, we note that you will find the following information covered within the following provisions in this Agreement:

- Application Terms (Section 1)
- Enrollment; Tuition and Fees (Section 2)
- Deposit Refunds (Section 3)
- Tuition Refunds (Section 4)
- Legal (Section 5)
- Accommodations and Services (Section 6)
- Other Policies, Procedures & Requirements (Section 7)
- Miscellaneous (Section 8)
- 1. APPLICATION TERMS. If you are admitted, you will be placed in the appropriate program track based on your academic and English language credentials submitted with your application. You acknowledge that there are price differences between each program track based on program track length and course of study. You acknowledge that by submitting your application, you are not guaranteed admission at TOSI University. If you are currently seeking or intend to seek permanent resident status at any point during your anticipated tenure at TOSI University, you must disclose such intent at the time of application and you will not be permitted to apply to TOSI Collegiate.

2. ENROLLMENT; TUITION AND FEES.

- 2.1 Once your application has been reviewed, and if you are conditionally accepted to the TOSI Collegiate, a post-acceptance letter in the TOSI Collegiate will be extended to you. Once you have received your conditional offer, you must pay your enrollment deposit ("Deposit"), and meet all other listed conditions, to be eligible for admission. As part of your conditional offer you will receive other important information and documents that contain additional terms and conditions governing your participation in the program. Please familiarize yourself with all documentation provided to you by TOSI Collegiate.
- 2.2 Following payment of your Deposit, an invoice (the "Statement of Fees") will be sent to you which will contain your remaining outstanding balance (the "Outstanding Balance") and your payment due date. You acknowledge and agree that you will pay to TOSI Collegiate the Outstanding Balance shown on your Statement of Fees, including any banking or processing fees, by the indicated due date. TOSI Collegiate has the right to amend its prices from time to time and will provide you with notice of any amended prices via email or through other reasonable means.
- 2.3 Failure to pay the Outstanding Balance by the due date may lead to penalties, including late fees, legal collection fees, and a hold on your account that will prevent you from enrolling in classes. If you are unable to enroll in classes due to your failure to pay the Outstanding Balance and any

applicable fees, you may violate the terms of your immigration status. More information regarding your obligations to maintain proper immigration status is included below.

- 2.4 You may elect to take a preparatory assessment test upon arrival to campus. The results of the assessment test are used to place you on the program track that is appropriate for your skill level, and which may be different from what was indicated in your post-acceptance letter. If your assessment test score does not meet the criteria for your assigned program track, you will not be able to enroll on that track. As a result, the length of study may be longer than originally anticipated and involve additional costs.
- 2.5 You must maintain a cumulative GPA of 3.0 (cumulative GPA is the overall GPA or grade point average of all cumulative GPA's you have earned in all semesters and all the courses in an academic term) or better if you were awarded an Academic Excellence Scholarship. If you do not meet the minimum GPA requirement or the balance due to the TOSI Collegiate program is not paid by the payment deadline stipulated on your Statement of Fees, your scholarship and/or other discounts may be rescinded. In such cases you will be responsible for the full cost of your program.
- 2.6 You may defer your enrollment for up to one calendar year (i.e., two consecutive semesters, including summer); however, your deposit will roll-over for one semester only, not including summer (i.e., a Spring deposit will apply for next Fall, but a new deposit is required starting with the following Spring semester). We will not refund your original deposit. After one calendar year, you will be required to re-apply with a new application and deposit. You must request an enrollment deferral before your Move-In date. Contact your Enrollment Advisor for additional information.

3. DEPOSIT REFUNDS.

- 3.1 You are only eligible for a deposit refund in the following circumstances:
- (a) if you have both (i) an admissions offer for a particular semester and (ii) you provide us with written notification and documentation (visa appointment confirmation including DS160 application number, SEVIS fee payment receipt and visa denial letter) confirming your visa was denied prior to the Start Date of that same semester (to illustrate, if you receive an admissions offer for the fall semester and, following a visa denial for that fall semester you defer your admission to the spring semester, we will only refund your deposit if you can demonstrate a visa denial for the spring semester); or
- (b) if you have obtained a visa but are denied entry upon arrival to the U.S., provided that you have already paid your Outstanding Balance in full (including any housing or other fees), have completed your pre-arrival documentation, and are not denied entry to the U.S. because of your own wrongdoing.

Otherwise, we do not provide Deposit refunds. You must submit your deposit refund request form and supporting documents within sixty (60) days following the Start Date. For the avoidance of doubt, we do not provide Deposit refunds for students who (i) transfer their TOSI University-issued I-20 to another institution, or (ii) have provided false or fraudulent documents, have engaged in academic dishonesty or misconduct (including cheating), or who have otherwise committed acts of wrongdoing that make them ineligible for admission to TOSI Collegiate.

4. TUITION REFUNDS.

4.1 If you cancel your enrollment prior to your Move-In Date, you may request a full refund of tuition and fees paid, minus non-refundable fees, subject to the exclusions stated in the following paragraphs. After the start of the semester you may be eligible for a partial refund calculated according to the table below. Non-refundable fees include, but are not limited to, your Deposit, housing fees, insurance, and a \$500 processing fee.

Intake Semester	Last day for 50% Refund	Begin 0% Refund
Fall	Monday of 1st week of classes	Day after last day for 25% refund
Spring	Monday of 1st week of classes	Day after last day for 25% refund
Summer	See note below	See note below

^{**}Pre-Sessional English only. Students may receive a refund for the summer term, calculated pro-rata less any non-refundable fees, until 50% of the summer term has passed. Thereafter, students who drop summer classes will not receive a refund and will receive a final grade of "W.

4.2 If you transfer your TOSI University-issued I-20 to another institution prior to or within the first two weeks of your first semester classes, we will not refund any portion of your tuition or fees.

- 4.3 All refund requests (other than those for Deposit refunds) must be submitted within sixty (60) days following the date that you either complete or withdraw from your program. All refunds will be issued in United States Dollars, minus bank transfer and processing fees, including any fees incurred for a rejected payment, according to the exchange rate in place at the time of the refund. All refunds will be made to eligible parties within 60 days following receipt of an accurate and completed refund form.
- 4.4 In addition to the restrictions described above, no refunds will be given: (i) if you must withdraw due to your actual or anticipated change to permanent resident status (ii) for any housing-related fees, (iii) for any insurance-related fees, and (iv) in cases of administrative separation, dismissal, suspension or expulsion.
- 4.5 In the event that you are granted a valid medical withdrawal tuition refund by TOSI University which is in conflict with this Agreement, we will honor that refund (minus non-refundable fees).

5. LEGAL

- 5.1 WE EXPRESSLY DISCLAIM ALL WARRANTIES OF ANY KIND, WHETHER EXPRESS, IMPLIED OR STATUTORY, INCLUDING THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, AND NON-INFRINGEMENT. UNDER NO CIRCUMSTANCES WILL TOSI Collegiate BE LIABLE TO YOU UNDER THIS AGREEMENT FOR ANY INDIRECT, INCIDENTAL, SPECIAL, PUNITIVE OR CONSEQUENTIAL DAMAGES ARISING UNDER THIS AGREEMENT (WHETHER BASED UPON BREACH OF CONTRACT, TORT (INCLUDING NEGLIGENCE), STRICT LIABILITY, OR OTHER LEGAL OR EQUITABLE THEORY) IRRESPECTIVE OF WHETHER TOSI Collegiate HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGE, AND THE LIABILITY TOSI Collegiate FOR ALL DAMAGES OR ALLEGED DAMAGES UNDER THIS AGREEMENT, WHETHER IN CONTRACT, TORT OR ANY OTHER LEGAL THEORY, IS LIMITED TO, AND WILL NOT EXCEED THE FULL AMOUNT PAID TO TOSI Collegiate BY YOU. SOME JURISDICTIONS DO NOT ALLOW THE DISCLAIMER OR EXCLUSION OF CERTAIN WARRANTIES OR THE LIMITATION OR EXCLUSION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES. ACCORDINGLY, SOME OF THE ABOVE LIMITATIONS SET FORTH ABOVE MAY NOT APPLY TO YOU OR BE ENFORCEABLE WITH RESPECT TO YOU.
- 5.2 MEDIA RELEASE: You acknowledge and agree that TOSI Collegiate or its representatives, affiliates, successors, and related companies may photograph, video or otherwise record you and/or other students. If you do not wish to have your photograph or video taken, you must advise us in writing and state, at the time of the photography or recording, your desire not to participate. Unless you have provided us with notice regarding your desire not to participate, you hereby irrevocably grant TOSI Collegiate and its assigns, licensees, successors in interest, legal representatives, employees, consultants and agents (collectively, the "Program Entities") the irrevocable and

unrestricted right to copy, publicly display, distribute, modify, create derivative works of and otherwise use your name, image, voice and likeness and any photograph, video or audio recording in which you appear (collectively, the "Images"). You acknowledge and agree that you have no right, title or interest in or to any Images, and that the Program Entities own all right, title and interest in and to all Images. You hereby waive any right to inspect or approve any Images. You hereby waive all rights and release and discharge the Program Entities from and shall neither sue nor bring any proceeding against the Program Entities for, any claim, demand or cause of action based upon, arising from or related to the Program Entities use or exploitation of the Images (or the use of your name, image, voice or likeness in connection therewith), including without limitation, claims for libel or invasion of right to privacy, publicity or personality.

- 5.3 TOSI Collegiate will not be liable under this Agreement for its failure or delay in performing any of the obligations imposed by this Agreement to the extent such failure or delay is the result of any event beyond its reasonable control, including: (a) any fire, explosion, unusually severe weather, natural disaster or Act of God; (ii) epidemic, disease or pandemic; any nuclear, biological, chemical, or similar attack; any other public health or safety emergency; any act of terrorism; and any action reasonably taken in response to any of the foregoing; (iii) any act of declared or undeclared ware or of a public enemy, or any riot or insurrection; (iv) damage to machinery or equipment; any disruption in transportation, communications, electric power or other utilities, or other vital infrastructure; or any means of disrupting or damaging internet or other computer networks or facilities; (v) any strike, lockout or other labor dispute or action; (vi) any action taken in response to any of the foregoing events by any civil or military authority; or (vii) any other similar event beyond TOSI Collegiate's control.
- 5.4 The law, including the statutes of limitation, of the State of Maryland will govern this Agreement, the interpretation and enforcement of its terms and any claim or cause of action (in law or equity), controversy or dispute arising out of or related to it or its negotiation, execution or performance, whether based on contract, tort, statutory or other law, in each case without giving effect to any conflicts-of-law or other principle requiring the application of the law of any other jurisdiction. Each of the parties hereto hereby irrevocably and unconditionally consents to submit to the sole and exclusive jurisdiction of the courts of the State of Maryland and of the United States of America located in the State of Maryland (the "State fo Maryland Courts") for any litigation among the parties hereto arising out of or relating to this Agreement, or the negotiation, validity or performance of this Agreement, waives any objection to the laying of venue of any such litigation in the State of Maryland Courts and agrees not to plead or claim in any State of Maryland Court that such litigation brought therein has been brought in any inconvenient forum or that there are indispensable parties to such litigation that are not subject to the jurisdiction of the State of Maryland Courts.
- 5.5 We have a legal obligation to comply with U.S. laws and regulations. We may use certain information you provided to us on your application to ensure our compliance with export and other regulations by screening you against lists prepared by federal government agencies, such as those

prepared by the Office of Foreign Assets Control of the U.S. Department of the Treasury. You hereby consent to the transfer of your personally identifiable information to third-party screening services that we have retained solely to conduct such screenings.

5.6 In the event that any provision of this Agreement is found to be unenforceable, such provision will be reformed only to the extent necessary to make it enforceable, and the remainder will continue in effect, to the extent consistent with the intent of the parties as of the Effective Date.

6. ACCOMMODATIONS & SERVICES.

- 6.1 Requests for airport transfer service must be made at least 2 weeks in advance of arrival.. Airport transfers are available for your initial arrival on campus for flights arriving at Washington Dulles International Airport (IAD), Baltimore Washington International Airport (BWI), and Ronald Reagan Washington National Airport (DCA). We cannot guarantee a reservation for a request made less than 2 weeks in advance.
- 6.2 Depending on your program, you may be required to participate in a Clinical Lab or Externship. In-person training that requires travel is upon the responsibility of the student. Travel and accommodations may be discussed with your Admissions Counselor. We will provide you with localized recommendations, but make no claims or conditions in terms of travel and temporary housing accommodations. Contact your Student Success Coordinator for additional information.
- 6.3 All international undergraduate students are required to be covered by health insurance that meets all United States government, the State of Maryland, local, and TOSI University requirements.

7. OTHER POLICIES, PROCEDURES AND REQUIREMENTS.

- 7.1 Please familiarize yourself with TOSI University's calendar for holidays and vacations. Classes will not be held on designated school vacations and may be canceled on public holidays. We do not provide refunds for classes not offered due to planned or unplanned school closures.
- 7.2 You must complete your coursework in consecutive semesters. This requirement may be waived by the Managing Director of TOSI Collegiate only in extenuating circumstances.
- 7.3 Students in TOSI Collegiate are not eligible for a Leave of Absence. If you need to leave TOSI Collegiate during or between semesters for any reason, you must withdraw from the program. If you wish to re-enroll in TOSI Collegiate, you must be re-accepted for admission.
- 7.4 Students are accepted to TOSI Collegiate with the understanding that they will adhere to TOSI University's Academic Policies which can be found at https://www.TOSIuniversity.com/policies/academics/, to TOSI University's Academic Integrity Policy, which can be found at https://www.TOSIuniversity.com/policies/academics/integrity/ and Student

Conduct Code which can be found at

www.tosiuniversity.com/policies/academics/student-code-of-conduct, each of which may be amended from time to time. You may be suspended, administratively separated, or expelled if you violate any of TOSI University's policies, rules, or regulations, which may result in the revocation of your immigration, and you will not be allowed to continue in the program if you do not meet the minimum standards set by TOSI Collegiate. If you are unable to continue due to a suspension, administrative separation, or expulsion or because you have failed to meet the minimum standards set by TOSI Collegiate, you may be offered advice on suitable alternatives, including repeating courses or dismissal from TOSI Collegiate. These alternative options may involve additional time and costs, including tuition and other fees which may require presenting additional proof of finances.

7.5 You may be suspended, administratively separated, or expelled if you violate any of TOSI Collegiate's or TOSI University's policies, rules, or regulations including attendance requirements, which may result in the revocation of your immigration status.

7.6 If you are dismissed or administratively separated from TOSI Collegiate for any reason you may not-reapply to TOSI Collegiate.

8. MISCELLANEOUS.

- 8.1 TOSI University is a U.S. accredited university. If you wish to live and work in your home country, you may be required by your employer or your home country's education authority to submit your degree for verification (sometimes called "validation" or "authentication"). It is your responsibility to determine what level of verification is needed and how to obtain it. While we do not guarantee that your TOSI University degree will be verified outside of the United States, degree verification does not impact the validity or value of your degree in the United States. We also do not guarantee that credits earned at TOSI University will be transferrable to systems of higher education outside of the U.S. Whether and how much transfer credit to award you is in the discretion of each foreign institution.
- 8.2 All internship and externship opportunities will be awarded at the Collegiate's sole discretion.
- 8.3 We will advise you on applying as a transfer student to an Affiliated University and/or unaffiliated third-party institution after TOSI Collegiate. To matriculate to an Affiliated University, you must meet an Affiliated University's transfer criteria. If you choose to apply to an unaffiliated third party institution, you must meet the admission criteria of the third-party institution(s) to be accepted. Acceptance to an unaffiliated third party institution is not guaranteed and is entirely within that institution's discretion.