

IBBlueprint Ltd

PROGRAMME TERMS AND CONDITIONS — USER AGREEMENT

IMPORTANT — please read these terms carefully before you purchase or access the IBBlueprint Programme or any of IBBlueprint's materials (including any videos, audio or written content, the members' area, or the community). By purchasing or accessing the Programme you confirm that:

- (a) you have read these Terms;
- (b) you understand them; and
- (c) you accept them and agree to be bound by them.

If you do not agree to these Terms, please do not purchase or access the Programme or any IBBlueprint materials, and contact us at info@ibblueprint.com.

Parties

These terms and conditions (the "Terms" or this "Agreement") are entered into on the date on which you accept them, whether by ticking the acceptance box at checkout and paying the Programme Fee (or the first instalment of it) or by signing this Agreement (the "Effective Date") between:

- (1) IBBlueprint Ltd, a company registered in England and Wales with company number 17334040, whose registered office is at 14/2E Docklands Business Centre, 10–16 Tiller Road, London E14 8PX ("IBBlueprint", "we", "us" or "our"); and
- (2) the individual purchasing or accessing the Programme, whose name and contact details are set out in the order at checkout and, where this Agreement is signed, in the signature block ("you" or "your").

We are each a "Party" and together the "Parties".

Background

- (A) IBBlueprint provides educational materials and training designed to help individuals prepare for, and succeed in, investment banking recruitment and interviews (the "Programme").
- (B) You wish to enrol in the Programme, and IBBlueprint is willing to provide it, on the terms set out in this Agreement.

Section 1: The Programme and Fees

1.1 The Programme. IBBlueprint will give you access to its investment banking interview preparation Programme, which currently includes on-demand video training modules, written guides, frameworks and templates, and the members' platform. The Programme combines self-study materials with one-to-one coaching, live mock interviews and individual feedback sessions, together with the member tools (including the Networking CRM, the Job Finder & Tracker and the Superday Dojo). The exact features and level of access depend on the package you purchase, as described at the point of sale. We may improve, update or vary the content and features of the Programme from time to time, provided any such change does not materially reduce the overall value of the package you purchased.

1.2 Term and access. This Agreement begins on the Effective Date (when you accept these Terms and pay the Programme Fee, or the first instalment of it) and, unless ended earlier under these Terms, continues for so long as you are given access to the Programme. Where we offer lifetime or ongoing access to particular materials, that access is provided on the basis

described at the point of sale and remains subject to these Terms. Your access is conditional on payment of the Programme Fee (or, where you pay by instalments, on each instalment being paid when due).

1.3 Programme Fee. In consideration of access to the Programme, you agree to pay IBBlueprint the fee set out at the point of sale (the “Programme Fee”). The amount of the Programme Fee, and whether it is payable in full on enrolment or by instalments, is shown on the checkout page before you pay and is confirmed in your payment receipt. All fees are stated in US dollars (US\$) and are exclusive of VAT, where applicable. Where you pay by instalments, you authorise us (or our payment processor) to collect each instalment on its due date using the payment method you provide.

1.4 Late or failed payment. If any instalment is not paid when due, we may suspend your access to the Programme until payment is received, and any remaining balance of the Programme Fee may become immediately payable. We will give you notice before suspending access and a reasonable opportunity to bring the payment up to date.

1.5 Your right to cancel (cooling-off period). As a consumer entering into a distance contract, you normally have the right to cancel within 14 days of entering into this Agreement, without giving a reason (the “Cancellation Period”), and to receive a refund. However, because the Programme is digital content and services that you can begin using immediately:

- (a) by purchasing and requesting immediate access, you expressly ask us to begin supplying the digital content and/or services to you during the Cancellation Period; and
- (b) you acknowledge that (i) once you access, download or stream any of the digital content, you lose your statutory right to cancel that digital content; and (ii) to the extent the Programme is supplied as a service, you lose the right to cancel once the service is fully performed, and if you cancel after the service has started but before it is fully performed we may deduct an amount in proportion to the service already provided.

If you wish to cancel within the Cancellation Period *before* accessing any content, you may do so by a clear statement to us at info@ibblueprint.com (you may use the model cancellation form, but you do not have to).

1.6 Refunds. Except for the statutory cancellation right in clause 1.5, the Break-In Guarantee in clause 2.2, and except where the law otherwise requires (including where the Programme is not provided with reasonable care and skill or does not otherwise conform with your legal rights), the Programme Fee is non-refundable. This reflects that you receive immediate access to valuable digital materials on enrolment and that we commit time and resources to supporting you. Nothing in this Agreement affects your statutory rights as a consumer that cannot be excluded. If you think you are entitled to a refund, or you are unhappy with anything, please contact us first at info@ibblueprint.com so we can try to put it right.

1.7 Ending this Agreement. We may end this Agreement as follows:

- (a) **For convenience.** We may end this Agreement at any time on written notice to you (including by email). If we do so for convenience, we will refund a fair proportion of the Programme Fee reflecting the part of the Programme you have not yet received.
- (b) **For cause.** We may suspend or end this Agreement, without refund (and the Break-In Guarantee in clause 2.2 will then no longer apply), if you materially breach it — for example if you (i) fail to pay the Programme Fee when due; (ii) share, copy, resell or distribute our Materials or your login details in breach of Section 3; (iii) behave abusively or disruptively towards our staff or other members; or (iv) otherwise seriously or repeatedly breach these Terms. Where the breach can be put right, we will give you written notice and a reasonable opportunity (at least five business days) to do so before ending the Agreement for cause.

1.8 Your commitment. To get the most from the Programme, you agree to engage with the materials and complete the exercises in your package, in good faith and to the best of your ability. We recommend submitting any documents we ask you to prepare (such as your CV, cover letter, LinkedIn profile and behavioural responses) within the first eight weeks, even though you may have longer-term access to the training modules. You acknowledge that results depend on the effort you put in (see clause 2.1). The Programme Requirements in clauses 2.2(b) and 2.2(c) (including your Individual Directions) are conditions of the Break-In Guarantee only: not meeting them is not a breach of this Agreement, but it may mean that the Break-In Guarantee does not apply.

Section 2: Results, the Break-In Guarantee and Liability

2.1 No guarantee of results. The Programme is an educational and training service. We will use reasonable care and skill to teach you effective investment banking recruitment and interview techniques, but we do not and cannot guarantee that you will receive any particular job offer, interview or other outcome. Your success depends on many factors outside our control, including your own effort and background, the state of the job market, and the decisions of third parties. Any examples of past results or testimonials are illustrative only, are not a promise or guarantee of your own results, and should not be relied on as such. The Break-In Guarantee in clause 2.2 is a conditional right to a refund of the Programme Fee. It is not a promise that you will receive any job offer, interview or other outcome.

2.2 The Break-In Guarantee. If you follow the Programme as intended and do not Break In within the Guarantee Period, we will refund 100% of the Programme Fee you have actually paid, on the terms of this clause 2.2 (the “Break-In Guarantee”). The Break-In Guarantee is given at no extra cost and is in addition to your statutory rights. It is summarised at www.ibblueprint.com/guarantee; if that summary, or any other statement we have made about the Break-In Guarantee, is inconsistent with this clause 2.2, this clause 2.2 governs, except where the summary or statement is more favourable to you.

(a) Definitions. In this clause 2.2: “Break In” means receiving a written offer of a Qualifying Role, whether or not you accept it (so receiving and declining such an offer counts as Breaking In); “Qualifying Role” means a paid role in investment banking, or in an adjacent finance seat, namely private equity, asset management, equity research, sales and trading, corporate finance or M&A advisory, or transaction services, including a paid internship, summer analyst or off-cycle position; and “Guarantee Period” means the period of five years starting on the Effective Date.

(b) Programme Requirements. The Break-In Guarantee applies only if, from the Effective Date until you make a Claim, you follow the Programme as intended, which means that you meet each of the following requirements and follow your Individual Directions under clause 2.2(c) (together, the “Programme Requirements”):

- (i) Networking:** you meet the outreach targets set in your Plan of Attack, logged in the Networking CRM, including the follow-ups it flags;
- (ii) Technicals:** you complete the technical curriculum and demonstrate technical competence objectively, as assessed through your mock screens and by obtaining the MIFS modelling certification;
- (iii) Practice:** you attend your scheduled mock interviews and complete your assigned drills, including Superday Dojo sessions;
- (iv) Feedback:** you complete each written action item arising from your coaching sessions in full and as documented, not partially and not selectively; and
- (v) Applications:** in each recruiting cycle, you apply to the openings agreed in your plan, logged in the Job Finder & Tracker.

(c) Your individual plan. The Programme is tailored to you. Because every candidate starts from a different background, what you need to do to Break In will differ from what another candidate needs to do. Your Plan of Attack, set at your Intake Consultation, may therefore include requirements specific to you, and your coaches may add to or update them as you progress. Each requirement in your Plan of Attack, and each direction or piece of advice we give you in writing in your coaching action items or through the member tools (each an “Individual Direction”), forms part of the Programme Requirements. We will only give an Individual Direction that we reasonably consider will improve your chances of Breaking In. You remain free to disagree with an Individual Direction and to take a different approach. If you do, please tell us so that we can discuss it with you. However, if, after we have confirmed an Individual Direction to you in writing, you do not implement it as directed within a reasonable time (of at least seven days), the Break-In Guarantee will no longer apply.

(d) The record. Whether you have met the Programme Requirements is assessed from the records kept in the member tools (including the Networking CRM, the Job Finder & Tracker, the Superday Dojo, your coaching action items and our attendance records). You are responsible for logging your activity accurately and promptly. Activity that is not logged is treated as not done, unless you show otherwise with reasonable evidence. You must not create or alter any record falsely.

(e) Our part. A Programme Requirement is treated as met to the extent you could not meet it because we did not provide the relevant part of the Programme (for example, because we cancelled a scheduled mock interview and did not offer a reasonable alternative), or because we agreed a written adjustment to it with you.

(f) Making a Claim. To make a claim under the Break-In Guarantee (a “Claim”), you must email info@ibblueprint.com stating that you have not Broken In. You may make a Claim no earlier than 30 days after the end of the Guarantee Period. We will review the record with you and tell you our decision in writing, with reasons, within ten business days of receiving your Claim (or, if later, of receiving any information we reasonably ask you for).

(g) Refund. If your Claim is approved, we will initiate the refund within two business days of approval, to your original payment method (or, if that is not possible, to an account in your name that you nominate). The refund is 100% of the Programme Fee you have actually paid, less any amount already refunded to you under this Agreement. It covers the Programme Fee only and not any separate product or service you have bought from us. Once the refund has been paid, this Agreement ends and your access to the Programme and the Materials ends, although Section 3, clauses 2.4 and 2.5, and Section 4 continue to apply. The Break-In Guarantee is personal to you and cannot be transferred to anyone else.

(h) When the Break-In Guarantee does not apply. The Break-In Guarantee does not apply if: (i) you Break In at any time during the Guarantee Period; (ii) you do not implement an Individual Direction, as described in clause 2.2(c); (iii) this Agreement is ended for cause under clause 1.7(b); (iv) you have given us false or misleading information, or falsified any record, in connection with the Programme or a Claim; or (v) you have already received a full refund of the Programme Fee under any other provision of this Agreement. If, after a refund has been paid, it becomes clear that you had Broken In before making your Claim, you must repay the refund.

2.3 The Programme and Materials. We will provide the Programme with reasonable care and skill, as required by the Consumer Rights Act 2015. Apart from that statutory standard and your other rights that cannot be excluded, the Materials and any additional resources are provided on an “as is” basis, and to the fullest extent permitted by law we give no other warranties, whether express or implied (including any implied warranties of satisfactory quality or fitness for a particular purpose).

2.4 Limitation of liability. The following applies to our liability to you:

- (a) Nothing in this Agreement limits or excludes our liability for (i) death or personal injury caused by our negligence; (ii) fraud or fraudulent misrepresentation; (iii) any breach of your rights under the Consumer Rights Act 2015 that cannot lawfully be excluded; or (iv) any other liability that cannot be limited or excluded by law.
- (b) Subject to clause 2.4(a), we are not liable for any loss of profit, loss of opportunity, loss of anticipated earnings, or any indirect or consequential loss, however arising.
- (c) Subject to clause 2.4(a), our total liability to you arising out of or in connection with this Agreement — whether in contract, tort (including negligence), breach of statutory duty or otherwise — is limited to the total Programme Fee you have actually paid. This clause 2.4 does not limit or exclude your right to a refund under the Break-In Guarantee in clause 2.2.

2.5 Your responsibility. You are responsible for how you use the Materials and for your own conduct during recruitment, including the accuracy of anything you submit to prospective employers. You agree to reimburse us for any loss, cost or liability we reasonably incur as a direct result of (a) your breach of Section 3 (intellectual property and confidentiality), or (b) any unlawful or infringing use by you of the Materials. This clause does not require you to compensate us for anything that is our fault or that arises from our own breach or negligence.

Section 3: Intellectual Property and Confidentiality

3.1 Ownership. All intellectual property rights in the Programme and its content — including all videos, audio, written guides, frameworks, templates, slides, software, designs, the “IBBlueprint” name and logo, and any other materials we make available (the “Materials”) — are and remain owned by IBBlueprint (or our licensors). Nothing in this Agreement transfers any of those rights to you.

3.2 Your licence. We grant you a limited, personal, non-exclusive, non-transferable and revocable licence to access and use the Materials for your own personal, non-commercial use in connection with your own recruitment, for as long as you have valid access to the Programme. This licence is conditional on your compliance with these Terms.

3.3 Restrictions and confidentiality. Except as we expressly permit in writing, you must not (a) copy, record, screenshot, reproduce or store the Materials other than as needed for your own permitted use; (b) share, resell, sub-licence, publish, distribute or otherwise make the Materials available to anyone else; (c) share your login credentials or let anyone else access the Programme through your account; (d) use the Materials to build, teach or operate a competing product or service; or (e) remove or alter any proprietary notices. The Materials, and the contents of any private community, are confidential to IBBlueprint, and you agree to keep them confidential and to use them only as permitted by this Agreement.

3.4 Testimonials, image and likeness. The following applies to testimonials and marketing:

- (a) We may ask whether you are willing to provide a testimonial or to be featured in our marketing. You are never obliged to do so.
- (b) Where you voluntarily provide a testimonial, review or other content, or you take part in a recorded session or event and agree to its use, you grant us a worldwide, royalty-free licence to use, reproduce and share that content (including your name, image, voice and words) to promote IBBlueprint across our website, social media and other channels. You confirm that anything you tell us will be honest and accurate.
- (c) We will handle any personal data in line with UK data protection law and our privacy policy at <https://www.ibblueprint.com/privacy-policy>. You can ask us to stop using your testimonial or image in future marketing at any time by contacting us at

info@ibblueprint.com, and we will do so within a reasonable period (though we may be unable to recall materials already printed or published).

Section 4: General

4.1 Changes to these Terms. We may update these Terms from time to time, for example to reflect changes in the Programme or in the law. If we make a material change that affects you, we will give you reasonable notice (for example by email or in the members' area). Changes will not apply retrospectively to reduce rights you have already paid for, and we will not change the Break-In Guarantee to your disadvantage. If you do not accept a material change, you may stop using the Programme; where a change materially disadvantages you, you may be entitled to a proportionate refund for any part of the Programme you have paid for but not yet received.

4.2 Entire agreement. This Agreement, together with the order details at the point of sale and our privacy policy, is the entire agreement between us about the Programme and replaces any earlier discussions, proposals or representations. Nothing in this clause limits any liability for fraud or fraudulent misrepresentation. Clause 2.2 governs how the Break-In Guarantee relates to statements on our website.

4.3 Non-transferability. This Agreement and your access to the Programme are personal to you. You may not assign, transfer or sub-licence your rights or obligations to anyone else.

4.4 No waiver. If we do not enforce a right under this Agreement, or we delay in doing so, that is not a waiver of that right and does not prevent us from enforcing it (or any other right) later.

4.5 Severability. If any part of this Agreement is found to be invalid or unenforceable, the rest of it remains in force, and the invalid part will be read down so far as necessary to make it valid where possible.

4.6 Governing law and jurisdiction. This Agreement and any dispute arising out of it are governed by the law of England and Wales. The courts of England and Wales have jurisdiction, except that if you live in Scotland or Northern Ireland you may also bring proceedings there. Nothing in this clause affects your statutory rights as a consumer to bring proceedings where you are entitled to do so.

4.7 Remedies for IP breach. Because damages alone may not be an adequate remedy for a breach of Section 3, we may seek an injunction or other equitable relief to prevent or stop such a breach, in addition to any other remedy available to us.

4.8 Third party rights. A person who is not a party to this Agreement has no rights under the Contracts (Rights of Third Parties) Act 1999 to enforce any of its terms.

4.9 Notices and contact. We may send notices to you by email to the address you gave us when you enrolled. Our telephone number is +44 7443 058386, and you can contact us at info@ibblueprint.com.

Acknowledgement

By accepting these Terms — whether by signing, ticking the acceptance box at checkout, or by purchasing or accessing the Programme — you confirm that you have read, understood and agree to all of them, including the provisions on the Programme Fee (clause 1.3), cancellation and refunds (clauses 1.5–1.6), the Break-In Guarantee and its conditions (clause 2.2), limitation of liability (clause 2.4), and intellectual property and confidentiality (Section 3).

How these Terms are accepted

Where you enrol online, you accept these Terms by ticking the acceptance box at checkout and paying the Programme Fee. Your acceptance is recorded with the date and time, your name, your email address and your payment. No signature is needed.

Please keep a copy of these Terms for your records. You can download this version at any time from www.ibblueprint.com/programme-terms.

IBBlueprint Ltd. Kai Bavelaar, Director.

Version 1.0, 30 September 2026.
