

Terms and Conditions of Use

By using this website and its pages, you agree to the terms stated below. If any changes are made to these terms, your continued use of the website indicates your consent to those changes.

General

The Institution reserves the right to withdraw or modify any information, products, or services provided on this website without prior notice, at its own discretion. The decision of the Institution regarding the eligibility of clients for accessing information, products, or services is final and absolute. You are solely responsible for taking necessary precautions to protect your system from any computer viruses when using this website. These terms and conditions are governed by and interpreted in accordance with the laws of Hong Kong. By using this website, you agree to submit to the non-exclusive jurisdiction of the Hong Kong courts. However, these terms may also be enforced in the courts of any competent jurisdiction.

Application Forms

Before accessing, filling out any of our online application forms, we kindly request that you carefully read the following information:

To avoid any confusion, in the event of any inconsistency, contradiction, or difference of any kind between the application form displayed on the screen (referred to as the "Visual Form") and the application form in printed format (referred to as the "Printed Form"), please note that the information presented in the Visual Form will take precedence and prevail.

By completing and submitting the Online Application Form, you are acknowledging that you have read and comprehended the contents of the Visual Form. Furthermore, you agree to all the provisions outlined in the Visual Form and undertake not to raise any objections regarding any inconsistencies, contradictions, or differences between the Visual Form and the Printed Form.

Security Reminder

The Institution prioritizes the security of your information and has implemented robust security standards and procedures to prevent unauthorized access. It is important to note that the Institution will never reach out to you via email or any other means to request validation of personal information such as user ID or password details. If you receive any such request, please contact the Institution directly at 21537800 or send an email to cs@hkib.org. For communication with the Institution, it is recommended to use the official website domain address (<https://www.hkib.org/page/127>) rather than clicking on hyperlinks provided in unofficial emails.

Internet Communications

We kindly advise that while using the Internet for communication, it is important to be aware that messages sent over the Internet may not be completely secure. The Institution is not responsible for any damages that may occur as a result of delays, losses, diversions, alterations, or corruption of messages sent to or received from the Institution at the users' request over the Internet. Furthermore, the Institution is not held liable for any direct, indirect, special, or consequential damages arising from the use of their website.

We would also like to highlight that communication over the Internet may experience interruptions, transmission blackouts, delayed transmission due to Internet traffic, or incorrect data transmission. These occurrences may arise due to the public nature of the Internet or other factors beyond the Institution's control. Your understanding of these potential risks and their impact on online communication is greatly appreciated.

Linked Websites

We would like to notify users that the use of hyperlinks to other internet sites or resources is done at their own risk. The Institution does not investigate, verify, monitor, or endorse the contents, accuracy, opinions expressed, or other links provided on these sites. The Institution explicitly disclaims any responsibility for the accuracy, contents, availability, or omission of information found on sites that are linked to or from this site. Users are solely responsible for conducting their own inquiries and investigations before engaging in any online or offline access or transactions with these third-party sites. It is important to note that all activities conducted by users via or at this website are done at their own risk. The Institution does not warrant the security of any information that users may forward or be requested to provide to any third parties. By accessing or interacting with any other websites via this site, users are deemed to have irrevocably waived any claims against the Institution for any loss or damage suffered.

Please be aware that the Institution may include hyperlinks to other Parties' websites for your convenience. However, it should be noted that the products and services offered on these websites may be limited to individuals located or residing in specific jurisdictions. Additionally, the content on these linked websites may not be intended for individuals located or residing in jurisdictions that restrict the distribution of such content. The terms and conditions governing the use of each entity's website may vary, and it is advisable to consult and carefully read the applicable terms and conditions before using the respective website.

Disclaimer

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infringement, security, accuracy, fitness for a particular purpose, or freedom from computer viruses or similar items. The Institution cannot be held responsible for any damages or losses resulting from the use of this information. Users should exercise caution and make their own judgments when relying on the content of this site.

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All contents on this website, including text, graphics, links, and sounds, are protected by copyright. Users are not permitted to modify, reproduce, store, transmit, copy, distribute, reuse, repost, reverse engineer, decompile, create derivative works, or use the materials for commercial or public purposes without obtaining the Institution's prior written consent.

The following **Terms and Conditions** apply to the Online enrollment process for Membership Application, Training and Exam:

Registration and Enrollment

- a. By submitting your application/registration online, you acknowledge that you have read, understood, and agreed to these terms and conditions.
- b. You must provide accurate and complete information during the application/registration process.
- c. The membership application is subject to review and approval by the Institution. The Institution reserves the right to accept or reject any application at its discretion.
- d. The enrollment of Training Course and Exam is non-transferable and cannot be assigned to another individual without prior written consent from the Institution.
- e. Enrollment of Training Course and Exam is subject to availability, and the Institution reserves the right to accept or reject any enrollment application at its discretion.

Access and Usage

- a. Upon successful enrollment and payment, you will be granted access to the membership benefits, training materials, and exam resources for the specified duration.
- b. The access provided is for your personal use only and cannot be shared, distributed, or used for any commercial purposes without explicit permission from the Institution.
- c. Any unauthorized use or access to the membership benefits, training materials, or exam resources may result in termination of your membership and enrollment without refund and could lead to legal action.

Payment

- a. Payment for the Membership Application, Training and Exam may be required at the time of online enrollment.
- b. The Institution accepts various methods of payment, which will be specified during the enrollment process.
- c. All fees and charges are non-refundable, except as otherwise stated in the refund policy of the Institution.

Intellectual Property

- a. All intellectual property rights, including copyright, in the training materials and exam resources, belong to the Institution or its licensors.
- b. You are prohibited from reproducing, distributing, modifying, or creating derivative works from the training materials or exam resources without prior written consent from the Institution.

Technical Requirements

- a. It is your responsibility to ensure that you have the necessary technical requirements, such as compatible devices, internet connectivity, and software, to access and participate in the online application/registration process.
- b. The Institution is not liable for any technical issues, interruptions, or limitations that may affect your access or performance during the online application, registration, and payment.

Confidentiality and Data Protection

- a. You agree to keep any confidential information or data obtained during the online processing and not disclose it to any unauthorized third parties.
- b. The Institution will handle your personal data in accordance with its privacy policy and applicable data protection laws.

Limitation of Liability

- a. The Institution will not be responsible for any direct, indirect, consequential, or incidental damages arising from your participation in the online application/registration process, including but not limited to loss of data, loss of profits, or interruption of business.
- b. The Institution's liability, if any, shall be limited to the amount paid by you for the online application/registration process.

Amendments and Termination

- a. The Institution reserves the right to modify, suspend, or terminate the online application/registration process, or these terms and conditions, at any time without prior notice.
- b. In case of termination by the Institution, you may be entitled to a refund as per the refund policy, if applicable.

By proceeding with the enrollment and payment process, you acknowledge that you have read, understood, and agreed to abide by these terms and conditions.