

I want to know more about Moody's Public Courses. Can you send me information and explain how to register?

Details of our public courses are available on our website: <http://www.moodyanalytics.com/public-courses>. Registration should be made online via this website as well. Please choose the course that you are interested in and you will be able to view all available sessions and then proceed to register.

Can you send me an outline of the course?

Please use the link <http://www.moodyanalytics.com/public-courses> to view a listing of all the courses. A course overview and agenda is available for each course offering. The course overview has a 'Who Should Enroll' section which will provide guidance.

Is there a deadline to register?

In order to ensure best learning experience, we usually close registrations 30 days before the course start date. Therefore, we recommend you to register as soon as you can to reserve your place and allow sufficient time for us to prepare for your participation. However, in case you want to register within 30 day period, please contact us via email to learningsolutions@moody.com, we will check and let you know if there are any cancellations or additional seats available for the relevant course.

When will courses be confirmed?

Each course will be confirmed at least two (2) weeks prior to the start date. Courses that do not meet the minimum headcount requirement will be cancelled. Please do not make any non-refundable travel arrangements until our training coordinator provides you with course details, including venue and timings, via email.

Will I be sent course materials in advance?

Course details, including venue and timings, will be sent via email two (2) weeks prior to start date. Course materials will be available via a secure site or provided on training day. Some courses will involve preparatory work and those will be sent via email.

What is included in the registration fee?

The fee for each course is per participant, and includes refreshments, lunches and course materials. Fees do not include applicable tax, transportation or hotel accommodations. If courses are conducted at hotels, preferential room rates at those hotels may be available. Please check with the hotel directly by providing the Moody's course details. Payment of course fees must be received in full at least 30 days prior to your start date.

What are the approximate course start and finish times?

Usually for the Americas and Asia Pacific (APAC): Classes run from 9:00AM -5:00PM. Morning refreshments begin at 8:30AM. Please note, the exact location and timings will be confirmed at least two (2) weeks prior to the start date.

Usually for Europe, the Middle East and Africa (EMEA): Classes run from 9:30AM - 5:30PM. Morning refreshments are served at 9:00AM. Please note, the exact location and timings will be confirmed at least two (2) weeks prior to the start date.

How do I get onto a wait list for a public seminar?

A reserve your seat feature has been added to each course page on our website. Please submit your request and a representative will be in touch with you within 48 hours. If a course is full, we can put you on the wait list and provide you with alternate dates.

I need a visa, can you provide the letter of invitation?

Upon request, Moody's Analytics shall provide an invitation letter for those attendees who require a visa. Registrants can request the visa invitation letter via email to learningsolutions@moodys.com only after the registration for the course is completed and proof of payment is attached in the request email.

We require your:

- » Full name
- » Company name and office address
- » The local embassy address for the country you will be visiting
- » Your registration confirmation number

What type of visa do I need in order to attend a course in the U.S.? Is it appropriate to use a B1/B2 tourist visa if the purpose of my visit is to attend training?

Delegates who would like to attend a course in the U.S. need to research/make their own arrangements to gain entry into the country by communicating with U.S. Travel for assistance. Here is a link to their website:

<https://travel.state.gov/content/travel/en/contact.html>

How do I register?

Please follow the instructions below to register:

- » Go to <http://www.moodyanalytics.com/public-courses>
- » Click on the course name, and then click onto "Register Now" under the appropriate region.
- » Enter the attending delegate's basic information. Click on "Next."
- » Enter the delegate's contact information. Check the appropriate box and click on "Save and Next."
- » Select the session which you are going to attend by clicking on "Add to Agenda" and click onto "Next."
- » If you'd like to register a colleague, click on "Register Another." Alternatively, click on "Finished Adding People."
- » You will then be shown the Billing page.
- » **For registration in Americas and APAC, you will be required to pay by credit card.** Please enter your billing and credit card details accordingly. The transaction will automatically go through at the same time. Please remember to print out a receipt for your records. An invoice will be sent upon request.
- » **For registration in Europe, the Middle East and Africa, you will be required to pay via invoice.** You will receive it immediately after course registration and it is recommended to process payment at least 30 days before the course start date. Our bank details will appear on the invoice.

- » Click "Finish" to complete the enrollment.
- » Please specify, by email, if invoicing details are different to those entered on the site.
- » If you have been offered a special discount, please ensure that you enter the discount code during the checkout process in order to redeem the discount.

NOTE: When you complete the enrollment, a confirmation will be sent to the email address you provided. We will confirm the course status and provide logistical details at least two (2) weeks prior to start date.

Where are courses held / Where is the training venue?

Courses are normally held in Moody's offices or nearby Moody's locations. Detailed venue information will be provided in the email sent at least two (2) weeks prior to the course start date.

These are our usual training locations, but the regional training coordinators make the final decisions based on room availabilities.

LONDON

Moody's Analytics
14th Floor
One Canada Square
Canary Wharf, London
E14 5FA

NEW YORK

Moody's Analytics
7 World Trade Center, 20th Floor
250 Greenwich St.
New York, NY
10007

SAN FRANCISCO

Our courses in San Francisco are usually held at our offices at 405 Howard Street, San Francisco, CA 94105. If space is not available, the training will take place in the vicinity of 405 Howard Street.

TORONTO

CSI Global Education
200 Wellington Street West,
15th floor
Toronto, Ontario
M5V 3C7

CHARLOTTE, CHICAGO, HOUSTON, DENVER

Usually held at a Regus Conference Center but is subject to availability.

FRANKFURT, GERMANY, HONG KONG, SINGAPORE, SYDNEY, JAPAN

Usually held at hotels or training centers located in the city center or nearby Moody's offices.

What language is the seminar offered in?

Our courses are conducted in English unless otherwise stipulated. If they are delivered in a language other than English, that information will be specified on the website/course outline.

Do we receive certificates?

A Certificate of Attendance will be distributed directly to the delegate after the course has ended.

When do I need to provide payment?

To guarantee a spot, registrants should pay all applicable fees at least 30 days in advance of the course start date.

If your employer would like to sponsor your attendance or wishes to register more than one employee, please email us at learningsolutions@moodys.com. Please provide the appropriate contact information for a key decision maker at your firm. A Moody's Analytics representative will be in touch shortly thereafter.

For employers that choose to pay by invoice, full payment must be received within 30 days from the date of the invoice or 30 days prior to the start of the course, whichever is earlier. For invoice payments that are not received against registration, those participants will be removed from the list of attendees and those spots will be allocated to individuals on the wait list.

How do I receive continuing education credits?

Our courses are accredited by the National Association of State Boards of Accountancy (NASBA), the CFA Institute and the UK Solicitors Regulation Authority.

To receive education credits with one of our accrediting bodies, please be sure to include your membership number in your online profile. If you belong to other professional bodies, you would need to check the recognition criteria yourself. We issue an attendance certificate at the end of each course.

Is there a cancellation/refund policy?

In unforeseen circumstances, if a Moody's Analytics course is cancelled, our representatives will offer you the next available date or provide you with a full refund.

If a participant wishes to cancel and receive a refund in full, they must provide a minimum of 30 days' advance notice.

Refunds will only be provided to those participants that paid via credit card and to those employers that paid their invoices 30 days in advance of the course start date.

What value-added Tax (VAT) or Goods and Services Tax (GST) might I be subjected to?

Here are the tax rules advised by our tax teams. Note: These rules may periodically be changed by the local authorities.

For the AMERICAS, the invoicing entity is MA Inc. The tax rules are:

- » If the courses are held in Canada, there is a 13% GST/HST.

For EMEA, the invoicing entity is MA UK. The tax rules are:

- » For courses held in the UK, there is a 20% VAT in addition to the training fee.
- » For courses held outside of the UK, there is no VAT.

For APAC (except Japan), the invoicing entity is MA Singapore. The tax rules are:

- » If the 'bill to' entity is Singapore-based, there is a 7% VAT(GST) regardless of location.
- » If the training location is Australia, and the 'bill to' entity is NOT a Singapore entity, there is a VAT(GST) of 10%.

For Japan courses, the invoicing entity is MA Japan. The tax rules are:

- » Courses held in Japan will be subject to 8% of Japan consumption tax.

Can we purchase course notes?

We do not offer guides/materials outside of those provided as part of our courses. Our course materials only tell half the story; without the instructor-led element, the materials do not provide the participant with the full information required. Our [eLearning](#) options could be a good alternative as these can be taken outside of business hours. [Click here](#) for more information.

I did not receive a confirmation email with course details including venue and timings. What should I do?

A confirmation email would have been sent to you upon successful completion of online registration. A second email with course details including venue and timings will be/have been sent at least two (2) weeks prior to the seminar date.

Please check your junk mail or spam folder for an e-mail from:

TrainingAmericas@moodys.com

TrainingEmea@moodys.com

TrainingAsiapac@moodys.com

If you cannot locate these emails, please write to us at learningsolutions@moodys.com and we will have them re-sent to you.

Is the course eligible for funding/subsidy by local government bodies like the Monetary Authority of Singapore?

You may need to send your inquiry to the differing local bodies. You will need to provide our course details in order to check their recognition criteria. At this time, our public courses are not directly registered with any organization that provides funding.