

The FLIP Graduate National Challenge 2019

Terms & Conditions

About the FLIP Graduate National Challenge 2019

The FLIP Graduate National Challenge is India's hottest finance contest for graduates, aspiring for a career in Equity Research or Investment Banking. Participating students compete on a national level, for the highest scores, in select FLIP-NCFM Certifications - to earn recruiter recommended certifications, win national rankings, cash prizes and much more. This is an unbeatable opportunity for graduates to kick start their career in finance!

Courses

1. **FLIP-NCFM Equity Research**
2. **FLIP-NCFM Investment Banking Operations – International**

Eligibility

This contest is for current students of 1st, 2nd, 3rd and 4th year of any Graduation stream, from any Institute/University/Deemed University/Private University.

1. Any person who doesn't meet this criterion is not eligible for the contest i.e. National Rankings & Cash Prizes.
2. Also, if a participant has already enrolled in any of the applicable courses before 22nd Jan 2019, then he/she will not be eligible to participate in the Challenge for that course.
3. However, he/she can still participate in the other applicable course.
4. The contest is based on a certification exam that a participant needs to take only from 1st Feb to 11th Mar 2019.

How to Participate?

5. To participate in the contest, a student needs to enroll on our website www.learnwithflip.com, by paying a fee as applicable, depending on the course/s of their choice.
6. The student can enroll for both courses.
7. Once he/she makes the payment he/she will be given access to the relevant online training program.
8. This training will be accessible from anywhere, 24 hours a day, for a period of 90 days from the time the participant first accesses the course.
9. The participant needs to write the exam within the specified period 1st Feb to 11th Mar 2019 in **first attempt**, to be eligible for the FGNC prizes.
10. At the end of the contest, FLIP will declare the ALL India Ranking in each course, for all the Certified Candidates.

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Fees

Following are the enrolment fees, excluding any taxes for The FLIP Graduate National Challenge 2019:

Sno	Name of the Program	Rack rate FLIP Training (INR)*	Rack rate NCFM Certification (INR)	Challenge Discount Offered (INR)	Challenge Fee (INR)*
1	FLIP-NCFM Equity Research	5500	1700	1500	5700
2	FLIP-NCFM Investment Banking Operations – International	9500	1700	3000	8200

**Prices are exclusive of taxes. (currently @18%)*

The payment can be made using Credit Card/Debit Card/ Internet Banking or Cash/Cheque/DD in any Axis Bank branch (by downloading a deposit slip from the website).

How to avail discounts?

1. To avail the above-mentioned flat discount, the participant will have to give his/her **consensus by clicking on the link available on the website** while enrolling and making the payment of the fee on the website.
2. Every participant, on enrolment will also get a referral code, which can be used by any other candidate while enrolling for the contest. The referral code can be used any number of times. Each time a referral code is used for enrolling in the challenge, **the referrer** (who has shared his/her code and referred the contest to anybody) **will earn vouchers worth INR 200.**
3. **The referee** (who is using the code while enrolling for the challenge), **will get an additional discount of INR 200** while enrolling for the contest. This discount can be availed only on enrolment for any of the courses applicable in the contest. This discount will be in addition to the flat discount being offered on the rack rate.
4. **The referrer earns INR 200 per successful enrollment.** This can be redeemed in form of Amazon vouchers or into the FLIP wallet – Can be redeemed on any subsequent FLIP Purchase.

Early Bird Registrations offer and Free Courses

1. Early bird registrations start from 22nd Jan 2019 (00:00 Hrs.) and will continue till midnight of 24th Jan 2019 i.e. 23:59:59 hours.
2. **The candidates who enroll during the early bird registrations period (22nd Jan – 24th Jan 2019), will also get a free FLIP Training Program (Only one per enrolment) -**
 - **Excel For Professionals worth INR 2500 OR**
 - **MBA Interview Prep - Finance and Economics Fundamentals worth INR 2000 OR**
3. The access is free for a period of 90 days.
4. Any further access will come with relevant fees.

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- 5. The early bird offer needs to be claimed by 28th Feb 2019.** No claim request after -28th Feb 2019 will be entertained.

Exam Dates and Booking

1. Enrollment for The FLIP Graduate National Challenge will start from 22nd Jan and continue till 21st Feb 2019.
- 2. Participants must write the examination between 1st Feb and 11th Mar 2019 to be considered for the competition.**
3. All the certification examinations will be conducted online, at NCFM test centers pan India.

Online Testing

1. As mentioned in the above section, all the certification tests will be held online at NCFM Test centers.
2. The candidate must follow the given process for the certification exam: -
 - The candidate must create his/her NCFM Login id by visiting the NCFM Website.
 - Once the id is created the candidate must log into his/her FLIP portal and furnish the necessary details in the form provided. The details should match the details provided to create the NCFM ID.
 - The candidate will be asked for three preferences for writing the exam. If the 1st preference is not available, your 2nd and subsequently 3rd preference will be considered.
 - In case of duplicate submissions/entries; only the earliest entry will be considered.
 - Once the form has been filled and submitted, the candidate cannot change his/her exam date.
 - The candidate must fill this form within 3 days from the date of product purchase. Example, if a user has purchased the program on 25th Jan s/he needs to create NCFM ID & fill the form by 28th Jan.
 - Note: Only after filling the form, will the candidate be able to access the training program.
3. The candidate will receive a confirmation of his/her booking within 5 working days from the date of submission of the form.

Rescheduling of Examination

- 1. The examination dates once submitted on the form cannot be changed.**
2. In case a candidate wishes to reschedule his/her exam date, he/she can do so by paying the requisite examination fee of INR 1700 + taxes, directly to NCFM and book his/her new test date.

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Note: - to be eligible for The FLIP Graduate National Challenge 2019, the candidate needs to write and clear the exam in his/her **first attempt** by 11th Mar,2019.

Unfair means

In case any student is found using/trying to use any unfair means in the examination, he/she will be disqualified from the exam, and all other FLIP certification exams. **In case of any dispute, the decision of the FLIP representative will be final.**

Communication

1. Participants MUST give a valid, frequently checked email ID, address & phone number.
2. Any communication made to the candidate will be through his/her email ID & phone number registered on the FLIP learning portal.

Important Dates and Time Period

Early bird registration	22 nd Jan 2019 to 24 th Jan 2019
Contest period	25 th Jan 2019 to 21 st Feb 2019
Earliest date to write the exam	1 st Feb 2019
Last date to write the exam	11 th Mar 2019
Result Announcement	19 th Mar 2109
Course Access Duration	3 months/ 90 days from the day of course access

Result Calculation and Rank Allotment

1. **A participant must score a minimum of 60% after negative marking, in first attempt to be FLIP_NCFM certified.**
2. To assign the rank, the scores will be considered till two decimal points.
3. **Only the first attempt of the candidate will be considered for competition purposes.**
4. The All India Rankings in each applicable course will be decided based on the score in the certification exam.
5. If there is more than one candidate with the same score, then the accuracy of the candidate will be the deciding parameter for higher position/Rank.
6. The accuracy will be calculated using the following formula:
Accuracy = Total correct answers/Total questions attempted
7. Candidates whose name is there in the tentative rankers list should submit a scanned copy of the following documents to FLIP within the specified timelines.

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- a. Copy of college identity card.
 - b. A Bonafide certificate from his/her institute confirming that he/she is student of that institute in original.
8. After document verification the final list will be announced by FLIP.
- 9. Results will be announced on 19th Mar 2019 on the website www.learnwithflip.com.**
10. In case 2 or more candidates have secured the same rank (even after accuracy checking), then both the candidates will be allocated the same rank and the next candidate will be allotted rank after these candidates. For example: If 2 candidates have secured rank 3 after accuracy checking then, both the candidates will be allotted rank 3 and the candidate next in line will be allotted rank 5, there will not be any rank 4.

Certificate Download

The final scores will be displayed to the candidates once they submit their exam at NCFM test centers.

They can download the certificate after 5 working days from their NCFM Portal.

Cash Prizes

1. Only the Top Three participants from the final list in each course are eligible for the cash prize, provided they fulfill all the other eligibility conditions stipulated by FLIP.
2. Cash Prize will be awarded only if there are 15 or above participants who clear the final certification exam in each subject.
3. The cash prizes for top 3 in each certification are-
 - a. 1st position - INR 20,000
 - b. 2nd position- INR 10,000
 - c. 3rd position - INR 5,000

Cash prizes will be paid via a/c payee cheque or through online transfer only.

4. In case of more than one participant for the same position in the Top Three, the cash prize will be equally divided among them.
For example, if in case there are two participants tied for first rank, then each of them will get INR 15,000 i.e. half of cash prize for first and second position. There will be no second position in that case.

OTHERS

1. The participants must adhere to all the timelines, failing which he/she can be disqualified from the Challenge.
2. **At no time does FLIP offer any job/internship/employment guarantee on behalf of any organization. What the FLIP Challenge offers is an opportunity to earn an All India Ranking and**

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an Industry Recognized Certification, to power your careers.

3. Any cost incurred by the participant to attend the certification exam will be borne by the participant only.
 4. FLIP reserves the right to withhold cash prizes/PPIs/Certificate in case of any misconduct or fraud by the participants.
 5. In case of any unforeseen circumstances, the decision taken by FLIP will be final and binding. FLIP's decisions in all the contest rules are final.
 6. Any points not specifically covered by the above, will be decided by FLIP with due fairness to all parties concerned.
 7. Any dispute, claim or controversy arising under or relating to the FLIP Graduate National Challenge, shall be subject to Mysore jurisdiction only.
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Refund Policies. Following are the refund policies applicable on the FLIP Graduate National Challenge Programs:

Refund on fees during the FLIP Graduate National Challenge 2019.

Important- The refund for below mentioned scenarios will be processed only if FLIP is notified by an email at support@learnwithflip.com within 2 days of the purchase.

Scenario 1	Candidate has purchased the Challenge course without applying Challenge discount and is asking for refund of Challenge discount money.	<p>In such a case, only the challenge discount of INR 3000 for Investment Banking course and INR 1500 for Equity Research course after deducting the cancellation charges* if any, (i.e. the balance amount) will be refunded.</p> <p>The refund in this case will not be in form of cash/original mode of transection. The candidate will get a choice of redeeming the applicable amount in form of Amazon voucher or Credited into FLIP wallet (can be used for any future FLIP purchase).</p> <p><i>The above is applicable only if a candidate has contacted FLIP within 2 days of purchase.</i></p>
Scenario 2	<p>Candidate had purchased one course and wants to swap it with another course.</p> <p>E.g.: - Candidate has purchased Equity Research course and later wishes to purchase Investment Banking Operations</p>	<p>The candidate must purchase the new course (Investment Banking Operations)</p> <p>He/she will be granted refund of the earlier course (in this case Equity Research) after deducting the cancellation* and additional charges** if any, (i.e. the balance amount) will be refunded.</p> <p><i>Only if a candidate has contacted FLIP within 2 days of purchase.</i></p>
Scenario 3	Candidate wants refund of entire amount and does not want to be a part of Challenge	<p>The entire course money paid will be refunded after deducting the cancellation charges* and additional charges** if any.</p> <p><i>Only if a candidate has contacted FLIP within 2 days of purchase.</i></p>

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Scenario 4	Candidate has purchased Non-Challenge Product and wants to participate in the Challenge.	<p>The candidate must purchase the new Challenge course.</p> <p>He/she will be granted refund of the earlier course after deducting the cancellation* and additional charges** if any, (i.e. the balance amount).</p> <p><i>Only if a candidate has contacted FLIP within 2 days of purchase.</i></p> <p><i>The candidate will be considered as a part of the Challenge only if he/she meets the eligibility criteria as mentioned in the Terms and Conditions of FLIP Graduate National Challenge 2019.</i></p>
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Granting of free course

Scenario 1	Candidate has purchased multiple Challenge courses and wants both the free courses	1 free course will be awarded per candidate (one mail ID)
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***cancellation Charges = INR 250 + taxes**

****Additional Charges include = Certification cost of INR 1700 + taxes if the candidate has booked the certification date and seat**