



Terms and Conditions – Program and Examination

- The required tuition fees and program costs must be paid before the specified date and time (2:00 PM on Thursday, 6 April 2026).
- Tuition fees and program costs are non-refundable, except in the following cases and according to the percentage specified for each case, and only through an official email notification from the applicant to the Kuwait Institute of Banking Studies (KIBS) team:
 - 100% refund of tuition and program fees if withdrawal occurs more than seven days before the program start date, or if the program is cancelled by the institute.
 - 50% refund of tuition and program fees if withdrawal occurs within seven days or less before the program start date, provided that the exam date is more than 24 hours from the withdrawal request date.
- Applicants are not entitled to request postponement of the program to a future group.
- Requests to postpone the exam will be considered only through an official email sent by the applicant to the KIBS team, subject to the following conditions:
 - Each applicant is allowed to postpone the exam once only.
 - If the postponement request is made more than seven (7) days before the exam date, the postponement will be free of charge.
 - If the postponement request is made within seven (7) days or less but more than 24 hours before the exam, a postponement fee of KD 20 will be charged.
 - Postponement is not allowed if less than 24 hours remain before the exam.
 - If an exam postponement is requested, the applicant will not be eligible to reclaim the original exam date or request another future date.
- Failure to attend the exam will be considered as forfeiting the applicant's right to take the exam, and no refund or alternative opportunity will be granted.
- All exam retakes must take place within one year as determined by KIBS. In cases of failure, absence, or failure to schedule an exam due to postponement, participation in the next program group in person will be mandatory in order to be eligible to sit for the exam.



Terms and Conditions – Examination Only

- The exam fee must be paid before the specified date and time (2:00 PM on Monday, 6 July 2026).
- Applicants may request withdrawal only from the first exam attempt. Fees are non-refundable, except in the following cases and according to the percentage specified for each case, and only through official email notification from the applicant to the KIBS team:
 - 100% refund of the exam fee if withdrawal from the first attempt occurs more than seven days before the exam, or if the exam is cancelled by the institute.
 - 50% refund of the exam fee if withdrawal from the first attempt occurs within seven days or less before the exam, provided that the exam date is more than 24 hours from the withdrawal request date.
- Requests to postpone the exam will be considered only through an official email sent by the applicant to the KIBS team, subject to the following:
 - Each applicant is allowed to postpone the exam once only.
 - If the postponement request is made more than seven (7) days before the exam, the postponement will be free of charge.
 - If the postponement request is made within seven (7) days or less but more than 24 hours before the exam, a postponement fee of KD 20 will be charged.
 - Postponement is not allowed if less than 24 hours remain before the exam.
 - If an exam postponement is requested, the applicant will not be eligible to reclaim the original exam date or request another future date.
- Failure to attend the exam will be considered as forfeiting the applicant's right to sit for the exam, and no refund or alternative opportunity will be granted.
- All exam retakes must take place within one year as determined by KIBS. In case of failure, absence, or failure to schedule an exam due to postponement, participation in the next program group in person will be mandatory in order to be eligible to take the exam.