



TRADING WITH THE IAM (and IAM Trading Limited¹) (Legal Disclaimer)

The IAM supplies much of its material free of charge both to Members and others. However, we charge for membership in various categories of subscriptions; we charge for some events and we supply some products and services.

Membership Subscriptions are non-returnable once an application has been accepted and paid. We understand that you will not renew your membership if you are not satisfied and we ask that any complaints or concerns are raised with us at our Office as soon as possible.

Events are usually charged by means of selling tickets for entry. In some cases, deposits or early full payment will attract a significant discount. If the event is cancelled or postponed full refunds will be available to all. Unless the event is cancelled, the IAM does not offer refunds (to anyone failing to attend, for example). In exceptional circumstances the IAM will treat sympathetically any application for a refund but reserves the right either to make an administration charge or to retain the payment as a credit to be used on another IAM event within one calendar year of this cancellation.

Sales of Products (publications and so forth) are not subject to refund. The items are described fully in these pages and our Office can discuss their relevance before purchase. However, unless undelivered, the items cannot be refunded after purchase. The IAM recommends courier services both for speed and certainty of delivery.

Services are subject to specific terms and conditions, which are explained fully in the appropriate pages and downloadable documents.

The IAM lists for the benefit of Members events and products provided by partners and others but this does not imply or create a contractual relationship with the IAM and any bookings or payments are made under the terms and conditions of those organisations.

Please see [Contact Us](#) for more details if required.

Last revised July 2011

¹ IAM Trading Ltd is VAT registered and wholly-owned by The Institute of Asset Management (a Company Limited by Guarantee. See [Constitution / Governance](#) under [About Us](#) on the website.