



Admission Contract
CREA - ECOLE DE CREATION EN COMMUNICATION SA
(hereinafter CREA)

Master in Digital Business & AI (Geneva)
Session 2026 – 2028 (Fall 2026)

SWISS citizen or EU CITIZEN

I Contact details

Surname

Civil status

Date of birth

Citizenship

E-mail

Home address

c/o

Street

Postcode

City / Country

Previous stay/domicile in Switzerland? Yes No

If yes: period(s)

Current Swiss permit? Yes No

If yes: Student's B Permit B or C Permit Other: _____

First name

Gender F M

AVS number (if living or working in Switzerland)

Swiss citizen

EU Citizen

Mobile

Local address CH/F if you have one

c/o

Street

Postcode

City / Country

Current occupation in Switzerland Yes No
(including student job(s))

II Full bank details *

Full name

Postcode and city

Bank

IBAN

Clearing

Swift

* In the case of reimbursement, unless instructed otherwise the amount due will be sent to the holder of the account given above.

III Previous studies

| School/college name | Diploma title | Year(s) of study | Diploma obtained | |
|---------------------|---------------|------------------|------------------|----|
| | | | Yes | No |
| | | | Yes | No |
| | | | Yes | No |
| | | | Yes | No |

IV Application documents

- This application, completed, dated and signed
- Copy of passport/ID
- Copy of the permit/resident permit (only when current domicile/occupation is in Switzerland)
- Cover letter
- CV
- Copy of diplomas (or last grade report)
- English certification
- 1 proof of the payment of the application fee + the initial deposit (CHF 300.-)
- Copy of AVS card (only when current domicile/occupation is in Switzerland)

The full application must be sent to the following address or to info@creageneve.com:

CREA - ECOLE DE CREATION EN COMMUNICATION SA
Rte des Acacias 43
1227 Genève – Acacias

V Enrollment

I hereby confirm my definite enrollment (subject to CREA's acceptance) for the Master's session 2026-2028 at CREA for a total amount of CHF 28'800.- tuition fees.

The following extra costs are mandatory and are not included in the tuition fees:

- Application fee of CHF 300.- for the candidate file review.
On application, an amount of CHF 300.- is paid for the candidate file review. This amount is not reimbursed in the case of withdrawal by the candidate or if the candidate does not attend the assessment interview. However, if the candidate is not offered a place, the application fee is reimbursed.
- The costs associated with subscribing to or using IT tools not provided by CREA, such as artificial intelligence (AI) tools, are the responsibility of the student, unless otherwise specified.

Payments should be made to the following account:

CREA - ECOLE DE CREATION EN COMMUNICATION SA
UBS Switzerland AG / IBAN: CH93 0024 7247 3149 7102 R

Please be sure to include the student's first and last name as the reference for your bank transfers to facilitate processing.

The amount to be paid by the student to CREA per this admission contract is not subject to VAT. In the event of all or a part of these amounts becoming subject to VAT, CREA reserves the right to invoice the VAT in addition (meeting the relevant requirement) which would then be due from the student.

The program consists of two years of training :

Year 1: Classes from October to May

Year 2:

- Classes from September to December
- Internship from January to May + Master's thesis

| | |
|-------------------------|-------------------------------------|
| Enrollment: | May 31, 2026 |
| Program start: | 12th October 2026 |
| Program end: | May 2028 |
| Master's Thesis: | June 2028 |

VI Payment arrangements (tuition cost)

I commit to paying the amount of CHF 28'800.- to CREA in the following manner.

All due dates must be adhered to, even during internship or holiday periods.

All amounts must be paid in Swiss francs only. Banking fees and currency exchange differences are at the student's expense.

Please tick the chosen option:

- In 1 payment for a total amount of CHF 28'800.- on 30.06.26
- By trimester according to the following payment calendar for a total amount of CHF 28'800.-

| Payments | 30.06.26 | 30.09.26 | 31.12.26 | 31.03.27 | Total CHF |
|------------------|----------|----------|----------|----------|-----------|
| Year 1 2026-2027 | 5'040.- | 5'040.- | 5'040.- | 5'040.- | 20'160.- |
| | 30.06.27 | 30.09.27 | 31.12.27 | - | |
| Year 2 2027-2028 | 2'880.- | 2'880.- | 2'880.- | - | 8'640.- |

- In 20 monthly payments of CHF 1'440.- from 30.06.26 to 31.01.28 for a total amount of CHF 28'800.-
- According to a specific financing plan, established in agreement and in writing with CREA, for a total amount of CHF 28'800.-, which (subject to acceptance) will become an integral part of this contract.
1st amount due on 30.06.26 / minimum monthly payment of CHF 1'000.-, in principle for a period not exceeding 28 months.

VII Withdrawal clauses

The student may withdraw from this admission contract, in accordance with the conditions of this contract, specifically Section VII. A student's abandonment of the program is considered to be a withdrawal (with effect on the date the abandonment is validated).

Withdrawal (and/or any situation considered to be withdrawal) does not affect the financial commitments between the student and CREA. Given this, in relation to when it occurs, the student immediately becomes liable to pay the amounts stipulated in Section VII of this contract (extra costs dealt with separately and in addition, in all cases).

Provisions regarding other cases of termination of the contract (e.g. late payment, failure, expulsion) are reserved.

Year 1 (2026/2027)

In the case of withdrawal before 31.03.26: no money is due to CREA (apart from amounts related to extra costs which remain payable and acquired by CREA).

In the case of withdrawal during the period from 01.04.26 to 30.06.26: the amount of CHF 5'040.- is due to CREA (with the deduction of the amounts paid previously).

In the case of withdrawal during the period from 01.07.26 to 11.10.26: the amount of CHF 10'080.- is due to CREA (with the deduction of the amounts paid previously).

In the case of withdrawal during the period from 12.10.26 (the program start date) to 31.03.27: the amount of CHF 17'640.- is due to CREA (with the deduction of the amounts paid previously).

This clause also applies in the event the student is not attending the program as of the start date.

In the case of withdrawal during the period from 01.04.27 to 30.06.27: the amount of CHF 20'160.- is due to CREA (with the deduction of the amounts paid previously).

Year 2 (2027/2028)

In case of withdrawal from 01.07.27: CHF 28'800.- is due to CREA (no reductions apply, with the deduction of the amounts paid previously).

Important: All withdrawals, according to the information above, must be formally brought to the attention of CREA by registered letter or courier services. The date of receipt is binding. Notification by email is not permitted or valid.

VIII Late payments

In the case of late payment for any of the amounts due indicated in the admission contract or related documents, the student is automatically in default, without any notification from CREA being necessary. According to the situation, CREA may proceed to send reminders, without calling into question the validity of the amounts due and/or the proceedings of the default. In addition, where necessary, after the 3rd reminder (by registered post), the total amount of program fees (for the current year, the previous installments remaining payable and acquired by CREA) automatically becomes immediately due.

The non-payment of any installment relating to the program in progress may lead to (i) provisional suspension from the program and/or (ii) the termination of the admission contract by CREA. In the case of suspension, all amounts due from the student for the full tuition fees remain due for payment on the due dates in question. On the other hand, in the event of termination by CREA in this context, the provisions of Section VII apply by analogy, based on the termination date.

In particular, in the event of a long overdue payment, CREA can require payment for the tuition fees to be settled, before (i) the program start date for the year, including the second or third years, and/or (ii) the Master's Thesis presentation.

More specifically regarding the Master's Thesis, if the student is not up to date with the payment installments, and CREA demands the settlement of the payments and the student does not settle them, the Master's Thesis will be postponed to the following year (only one postponement is possible). During this period, whilst the postponed Master's Thesis is pending, no teaching will be provided to the student. The presentation of a Master's Thesis which was postponed to the following year cannot be postponed a second time. If the presentation of the Master's Thesis (already postponed) cannot happen the following year due to ongoing unsettled payments this will result in a definitive failure of the Master program.

In all cases, the awarding of the Master title (or the Diploma if relevant) depends on the full settlement of all fees.

If the student defaults on payments, CREA reserves the right to recover the amounts through the court system, without prior notice. Related costs will be charged to the student.

IX Situation in the case of program failure | repeating the year | resitting the Master's thesis

Situation in the event of failure

In the event of a student failing during the Master's program (with or without repeating a year), no refund or reduction in tuition fees will be applicable.

In this case, the provisions of Section VII apply by analogy to determine the amounts owed to CREA for this failure (the decisive date being the end of the academic year in question).

If the student informs CREA of their wish to discontinue the current Bachelor's program, the provisions of Section VII shall apply.

Situation in the event of repeating a year

In the event of a repeat year that has been validated and accepted by CREA, an additional flat-rate fee will be charged by CREA for the repeat year (to be paid upon validation of the repeat year), according to the following table:

- M1: CHF 1'200.-
- M2: CHF 600.-

Repeating a year has the effect of postponing the dates specified in Section VII, to the same extent as the year repeated.

The student is required to continue making tuition payments in accordance with the agreed payment terms.

If the student refuses to repeat the year, the provisions of Section VII of the admission contract apply (the decisive date being the end of the academic year in question).

Situation in the event of a resit for the Master's thesis

In the event of a resit for the Master's thesis, an additional flat fee of CHF 500 will be charged by CREA. Only one resit is possible, after validation and acceptance by CREA.

X Extenuating circumstances clause

If the student finds themselves, through no fault of their own, in a situation so serious that continuation of the program is not possible (in other words, extenuating circumstances), the student must immediately contact CREA in order to (i) give details of the reasons and relevant circumstances, in writing or by any other means accepted by CREA and (ii) inform CREA of their own idea of how long this situation might continue.

CREA will assess the situation and make every effort to offer the student an arrangement that is acceptable to them in the context.

XI Definitive expulsion from the program

CREA may sanction any failure by the student to comply with the obligations imposed by this contract and/or any rules and regulations applicable during the program, in particular the general student rules and regulations (e.g. disciplinary issues, not handing in work, attendance, absences that are excessive or for a long period without being in contact, etc.) with appropriate measures, which can go as far as a definitive expulsion from the program following a disciplinary hearing. In this instance, the full amounts arising from their admission contract (full tuition fees, extra costs) will still be due from the expelled student with the application of the provisions of Section VII by analogy, based on the date of expulsion.

XII In the situation of failing to obtain the Bachelor, Brevet fédéral qualification or equivalent

A candidate/student who has been offered a place by CREA after their assessment interview and who is in their final year at university, specialized higher education establishment or equivalent (by CREA's judgement), may be offered a place conditional on obtaining their Bachelor or the related equivalent.

In the event of not obtaining the relevant diploma, the candidate/student should immediately inform CREA of the situation, at the earliest possibility and using the means communicated by CREA to this effect (through the communication related to this matter). In these circumstances, the candidate/student has the option to postpone their enrollment at CREA to the following year, without having to attend another interview. To implement this solution the candidate/student must:

- Provide a copy of their final transcript, which confirms the failure.
- Complete a new admission contract for the following intake (session 2027-2029), when this is made available (from November 2026).
- Pay the amount of CHF 5'000.- on 30.06.26. This amount will be credited against the future tuition fees.
- The provisions of the new admission contract, for the following session, will be valid, having been specifically agreed, however, that the amount stated above (subject to amendment by CREA) is retained by CREA in any event.

A candidate/student who does not wish to begin studies at CREA for the Master program, preferring to continue their studies to obtain the diploma concerned, will have any tuition fees already paid to CREA reimbursed, except for the CHF 300.- application fee, which will be retained by CREA. In this instance, the candidate/student must provide CREA with a copy of (i)

XIII Postponement of admission contract

If the candidate/student wishes to defer their admission contract, they may request CREA to defer their enrollment at CREA until the following year. To do so, the candidate/student must submit their request for deferral **before the start date of classes** (this request can only be made prior to Year 1) in accordance with the following:

- Send a registered letter to CREA requesting deferral of admission.
- The provisions of Section VII apply by analogy for determining the amount to be paid to CREA.
- Pay the amount determined in accordance with Section VII by December 31, 2026, at the latest. This amount will be credited toward future tuition costs.
- Complete a new admission contract for the following session (2027-2029 session) when it becomes available (in principle, from November 2026).
- The provisions of the new admission contract for the following session shall prevail, it being specifically agreed, however, that the applicable amount determined by the provisions of Section VII (subject to adjustment by CREA) shall be payable to CREA in all cases.
- The deferral will only take effect after receipt of the amount due to CREA in this respect. In the event of non-payment within the applicable deadline, the admission contract deferral process will lapse and the amount determined by the provisions of Section VII will remain due to CREA.

XIV Professional (training) experience: internship/job

Finding an internship is the responsibility of the student, with the support and help of CREA's Career Center & Business Relationships department.

The International Master's student must obtain a professional (training) experience (internship or job) related to his/her training, lasting at least 5 months and up to 8 months. This professional experience takes place during the period of M2 studies, in principle at the end. This internship can be done in Switzerland (if possible, depending on the visa/permit of the student) or abroad. The maximum duration of an internship or job within the same company is 8 months.

The professional experience (internship or suitable professional occupation) earns ECTS credits. If the student does not undertake any internship or professional occupation, an equivalent course (for example: eLearning or similar) will be required by CREA.

CREA will not issue any internship agreement until the student begins their program (from the program start date onwards).

In the event of repeating a year, failing, or not presenting the Master's Thesis, the student will not gain any further internship agreements if the internships have been validated previously during the program.

XV Assessment interview

After the admission contract and candidate file have been validated by CREA, the candidate will be notified of the instructions for attending an assessment interview, which may take place in person or remotely.

XVI Timings

| | |
|---|---|
| Sending of admission contract and candidate file | Assessment interview |
| May 31, 2026 The completed and signed admission contract and candidate file must be sent to CREA. | To be agreed with the Recruitment & Admissions department At the CREA premises or remotely. |

Details of the interview times and interview process will be communicated by CREA closer to the time, by email.

The candidate's enrollment at CREA is validated definitively after the full enrollment procedure, which includes the acceptance of the candidature by CREA after the assessment interview has taken place.

XVII Final provisions

The *Master's admission rules* are given to the candidate/student and apply.

The candidate/student's enrollment becomes final and definitive once the admission contract has been countersigned by CREA.

CREA reserves the right to cancel the Master program in the event of insufficient participation.

The candidate/student commits to adhering to the rules in place at CREA. These will be given at a later date.

The relationship between CREA and the candidate/student, particularly those which arise from this admission contract, are subject to Swiss law (domestic). In the event of a dispute, the ordinary courts of the Canton of Geneva have sole jurisdiction, subject to any appeal to the Federal Court.

Signatures appear below.

By signing this document, I accept the terms of this admission contract, including the *Master's admission rules* in appendix.

THE CANDIDATE/THE STUDENT

Surname and first name of the candidate/student:

Place and date

Signature of the candidate/student

.....

Signature of this admission contract means **acknowledging a debt** in the sense of article 82 LP for the tuition fees and the costs which are detailed (Sections V and VI above, in particular), and where relevant for all amounts due in the event of withdrawal (Section VII above) or in other eventualities provided for in the contract (Sections VIII, IX and/or XI).

The candidate/student who accepts that all or part of the tuition costs (if applicable, including commitments for amounts due in the event of withdrawal) be covered by a third-party payer is hereby informed by CREA that, upon reasoned request from one or other of the aforementioned persons, CREA will agree to send them information on (i) the student's progress in the program (specifically, the indication of success or failure in the program) (ii) their success or failure in the Master diploma, (iii) the payment status of tuition fees and/or (iv) any information that would be useful to assert their legitimate rights within the framework of the admission contract.

Signatures of third-party payers and CREA follow below.

THIRD-PARTY PAYER

If the candidate/student agrees that the invoices should be addressed by CREA to a third party (other than the candidate/student), this third party should complete the section below and countersign the admission contract, which engages them personally to settle the tuition fees and related costs (Sections V and VI above, in particular), and if relevant all amounts due in the event of a withdrawal (Section VII above), or in other eventualities provided for in the contract (Sections VIII, IX and/or XI).

By signing this contract, this person is therefore committed, in an independent manner and for his own interests, to settle in due time the invoices that CREA will send relating to this admission contract.

Surname First name

Street Postcode and town

E-mail Mobile

Place and date Third-party payer signature

.....
(a copy of an official ID document must be provided)

In the event of this third party not settling the amounts due to CREA in due time, CREA reserves full rights against the candidate/student to demand that the latter fulfils their commitments stipulated notably in Sections V, VI, VII, VIII, IX and/or XI above (and restated on this signature page).

Surname and first name of the candidate/student:

Place and date Signature of the candidate/student

.....

CREA signature follows below.

CREA - ECOLE DE CREATION EN COMMUNICATION SA

Place and date René Engelmann
Director

.....

Master's Admission Rules

Article 1 : The candidate may obtain the admission contract from the school's website, at a personal interview, or also at the information session.

Article 2 : The candidate must fill in the admission contract, put together the candidate application and provide these to CREA in order to attend the assessment interview. They will be informed of the date by email. If they are unable to attend, they must contact CREA immediately. In the event of a student failing to attend the interview, the application fee is not reimbursed.

Article 3 : The candidate must meet the following admission requirements to be able to obtain the Master's degree at the end of the program: hold a Bachelor or a diploma judged (by CREA) to be equivalent.

Article 4 : The admission contract and accompanying documents must be sent before the given deadline to ensure enrollment on the intake year desired. Subject to the provisions of the admission contract, the candidature being accepted by CREA following the assessment interview will validate the acquisition by CREA of the application fee.

Article 5 : The decision on whether the candidate has been offered or refused a place after the assessment interview will be communicated to the candidate within 20 working days. CREA's decision is final and definitive. In the event of the candidature being unsuccessful, the application fee will be reimbursed within 4 weeks.

Article 6: The candidate must have the abilities required to complete the training covered by the admission contract without specific support or assistance measures.

Article 7 : The candidate may be given a place unconditionally, or exceptionally given a conditional place, for example to allow:

- a missing prerequisite to be gained,
- a retake of the assessment interview,
- an interview with a different program director.

Article 8 : In the event of a candidate/student who has been given a place withdrawing from the enrollment, they must immediately inform CREA by registered post stating which of the withdrawal clauses set out in the admission contract apply.

Article 9 : In the event of postponement of admission, the candidate/student commits to respecting the relevant procedure and to pay the amount due.

Article 10: In the event of repeating a year (only one repeat year is permitted), CREA will charge an additional flat fee for the repeat year. The flat fee varies depending on the year being repeated. The student is required to continue paying tuition fees in accordance with the terms and due dates specified in the admission contract (or, where applicable, the accepted payment plan agreement).

Article 11: CREA recognizes that the use of generative artificial intelligence tools is now an integral part of educational and professional practices. Their use is authorized insofar as it is appropriate, transparent, supervised, and in compliance with ethical rules, intellectual property rights, and specific instructions from course instructors. Each student (in coordination with CREA) is responsible for acquiring the necessary tools to meet the program requirements, in accordance with the rules defined by CREA.

Article 12 : With regard to tuition fees, the student commits to being up to date with payments before presenting their Master's Thesis. The Master title (or the Diploma if relevant) is awarded to the student only when the tuition fees are settled in full.

Article 13: By submitting the duly completed and signed admission contract, the student declares that they are providing complete and truthful information and documents in good faith. CREA reserves the right to take any appropriate measures in the event of a breach by the student of their obligations in this regard.

Article 14 : The candidate/student accepts that audiovisual and/or photographic media (images of groups of students conveying the atmosphere, individual shots) may be taken, including those where the candidate/student can be identified and/or recognized, and used to illustrate CREA's marketing (website, brochures, various presentations, etc.).

Article 15 : Any litigation is managed by CREA's legal department, and no right of appeal is possible with regard to the admissions process.

Article 16 : Subject to Force Majeure. For example, with respect to the Covid19 situation, CREA reserves the right to give all or part of the classes via video conferencing, notably if public health measures require this and/or the safety of students and staff can no longer be assured.

Article 16 : CREA assumes no responsibility in relation to visa/permit formalities. Any information that may be provided directly or indirectly by CREA on this matter would be free of charge and purely for information, without liability. The admission contract governs the case where a permit is not granted despite the fact that the necessary steps have been completed. If a student withdraws or abandons the program, CREA is obliged to notify the relevant authorities, which may result in the loss of the residency permit.