International Master's Program in FINANCE AND FINTECH

PENSUM

1. Introduction 3
2. Objetcives 3
3. Methodology 4
4. Program 5
5. Master's Thesis 5
6. Participant Evaluation 6
7. Degree 7
8. Campus Virtual Canvas 7
9. Advertising and Promotion Standards 7
10. Enrolment Standards 8

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1. Introduction

The International Master's in Finance and Fintech is a definitive step to boost your career toward corporate financial management.

Companies need professional financial directors, market experts responsible for projecting and building future objectives.

This training program focuses on the functions that enable efficient financial management and effective economic perspective. The most current techniques and strategies are put into practice to determine optimal financial health.

The International Master's in Finance and Fintech is the key to deepening and developing your professional profile toward financial management. The financial function is the oxygen of any organization and the director of this area is responsible for preventing risks, improving finances and establishing the economic-financial roadmap of the same.

Corporate finance, and financial management as its manager, constitute the backbone of all activity. The financial director actively participates in objective generation given their high involvement in the basic responsibilities of company management.

This program is designed to immerse participants in the forefront of financial decision-making and technological revolution in the sector, strengthening finance fundamentals while integrating the latest Fintech trends, thus providing a balanced vision and also a competitive advantage.

2. Objetcives

- In this training program you will learn management techniques that will give you the technical and practical knowledge to make strategic decisions within a company or organization. Take the momentum you need to achieve financial success.
- To provide the strategic and technical skills necessary to manage Finance in the current technological, dynamic and global environment.
- To develop advanced analytical skills to interpret financial data and use technological tools to make informed strategic decisions.
- To expand horizons by managing finances in a global environment and deepening advanced corporate finance concepts.
- To acquire a deep understanding of emerging technologies in finance to help discover entrepreneurial opportunities in the changing Fintech landscape.

3. Methodology

At ENAE Business School we have developed an active methodology with which we alternate concepts, techniques and analysis methods in the development of practical cases applicable to real companies.

We encourage teamwork to obtain greater professional experiences from teachers and students, achieving the integration of all members and solving the proposed cases more effectively, through the exchange of different points of view, opinions and experiences.

Students will learn from trainers, but also from the professional experiences of their colleagues.

ENAE's training model allows its students to complete the master's degree in various formats, adapting to new technologies and the flexibility of training demanded by today's increasingly globalized market.

This Master's is taught in the following modalities:

- ### In-Person Training

In this type of training, students have the possibility to interact personally with the teacher and other colleagues, in addition to having the opportunity to share moments and physical space, not only with students from the same group, but with other colleagues from the institution, which is usually very enriching.

The virtual campus will also be used for assignment submission, forums, communication, etc.

The scheduled time for these sessions will be as indicated in the calendar.

- ### Semi-Presential Training (Residential Period)

Online training phase: During this phase, synchronous class sessions are combined, where students can participate actively as the teacher and students converge at the same moment in time, along with online training, where practical case resolution, note review, videoconferences and forum participation are alternated.

In-person phase: During this phase, personal contact is established with the faculty and the rest of the group colleagues. It takes place during 2 or 3 intensive weeks, depending on the master's program, usually between late February and mid-March.

In addition to class sessions, where students will have the opportunity to interact and exchange experiences, company visits, professional conferences and other activities will be carried out, not only with Master's colleagues, but with the rest of ENAE students, which also offers the possibility of expanding the networking network.

The in-person phase in Murcia is mandatory for students in this modality.

- **Virtual Live Training**

Virtual classes are conducted through direct connection to the classroom, which maintains the essence of in-person training. The teacher will be in a physical classroom along with the rest of the students who are taking the program in person, allowing students who are in the classroom as well as those at home to interact with colleagues and the teacher.

In all programs, learning and the use of new technologies are promoted not only as tools, but also as sources of information and communication, which are fundamental in current and future companies. The use of the virtual campus (Canvas) contributes both to familiarization with new technologies and to maintaining a much more fluid relationship between students and teachers.

4. Program

The program will run from September to July.

- OPERATIONAL FINANCE: FINANCIAL STATEMENT ANALYSIS
- ANALYSIS, REPORTING AND DECISION MAKING
- FINANCIAL PLANNING
- COST MANAGEMENT AS A STRATEGIC TOOL
- COMPANY VALUATION: DIFFERENT ANALYSES AND CASH-FLOW MODELS
- PROJECT FINANCE - ECO-FIN VIABILITY OF INVESTMENT PROJECTS
- INTERNATIONAL FINANCING
- BSC: LANDING THE COMPANY'S STRATEGY
- FINANCIAL RISK MANAGEMENT AND CAPITAL MARKETS
- DATA SCIENCE FOR FINANCE PROFESSIONALS
- FINTECH AND NEW FINANCIAL TECHNOLOGIES
- NEW TOOLS IN FINANCE: BI, AI, BLOCKCHAIN AND CLOUD
- MASTER'S THESIS

Note: The Program may be subject to modifications, in which case, ENAE commits to guaranteeing its quality.

5. Master's Thesis

The main objective of the Master's Thesis is the application of knowledge acquired during the master's to a real case (improvements in existing companies, creation of new business lines, implementation in new markets, etc.) or to a new business project with clear possibilities of implementation.

All participants who have completed a Master's will have to carry out a final project.

During the project completion, students will have the help of a tutor who will advise participants and guide them during its completion. Tutors have their specific functions determined.

Projects will be defended before a tribunal which will evaluate them according to the criteria established for this purpose.

To expand this information, students can access a document called TFM REGULATIONS in their Virtual Campus, where the steps to follow for completing said Master's Thesis are explained in detail.

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6. Participant Evaluation

The evaluation criteria for each of the courses that make up the master's will be specified in the course's didactic guide.

In case of having failed courses, new enrollment must be made and corresponding fees paid for the number of credits enrolled in second enrollment.

Plagiarism of Cheating in Practical Cases or Exams

ENAE students are expected to take exams, cases or any type of work of this nature without plagiarism or cheating.

Students may not distribute or share solutions to proposed cases, because this can harm the learning and course utilization of colleagues or other students.

Plagiarism will be considered when a student submits work copied (entirely or in part) from the internet or some other source, from another student, or work done jointly with a colleague when it is individual work.

In the last two cases, both students will be penalized with a grade of 0 in said work and/or the course to which it belongs.

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Satisfaction Surveys

During the academic year, students will have to complete different types of surveys for evaluation and continuous improvement of the institution's services and programs.

Due to their importance, final grades for respective courses will not be published until at least 60% of surveys related to course and faculty evaluation have been received.

Surveys are anonymous and teachers will not have access to results until they have issued student grades.

Attendance

Students must attend at least 75% of classes, whether physical or virtual. Attendance will be recorded at class entry and exit on facial recognition devices located in the building, or will be recorded in the zoom room, with students required to access with their name and remain with camera connected during the session.

This percentage may only be lower in exceptional cases (international students who have Saturday morning training) or situations that students justify by making a request to the Academic Management team and said request is authorized by the Program Direction.

7. Degree

ENAE delivers its own Accreditation Diploma upon program completion to students who demonstrate notable knowledge of the subject and have passed all established evaluation criteria, as well as having met all financial requirements.

The Diploma will not be delivered if academic and financial course requirements have not been met.

Diplomas and certificates will be issued with the data with which the student pre-enrolled/enrolled. Students can consult this personal data in their Virtual Campus profile/file.

If students detect any error in them, they must send a communication to gestion_academica@enae.es to correct it as soon as possible.

ENAE is not responsible for the cost of diploma or certificate repetition for the reason stated above, leaving this at the student's expense.

International students who wish their diploma and/or grade certificate to have the Hague Apostille must make an economic deposit, and ENAE will carry out said process on behalf of the student.

The Hague Apostille is performed on original documents (diploma and/or certificate), so both documents must be in ENAE's possession.

If original documents (diploma and/or certificate) are in the student's possession, a duplicate can be issued which will entail additional cost.

ENAE will send the diploma and/or certificate to the student's home address within 7-8 weeks from the moment the student confirms the process.

C.I.F. G-30164099

8. Campus Virtual Canvas

During the master's course, the platform used for content management, evaluation and communication will be ENAE's Virtual Campus called CANVAS, a modern, innovative platform with the latest technology in educational systems.

For Canvas access, ENAE will provide students with an email account with enae domain.

Once the master's is finished, access to the Virtual Campus Canvas will be available to students between 15 and 30 days after the completion date.

9. Advertising and Promotion Standards

The Universidad Empresa Región de Murcia Foundation reserves the right to use images taken throughout the celebration of courses and various activities, for its own promotional or advertising actions.

10. Enrolment Standards

Billing and Payment Standards

A single invoice is issued for the total enrollment amount at the time of its formalization. The invoice indicates the payment method, as well as corresponding terms and due dates.

ENAE rigorously applies the price, payment conditions, scholarship, and discounts offered on the web for the specific campaign, edition and program.

To enjoy the different rights involved in training development (class attendance, virtual campus, project presentation, etc.) punctual compliance with payment conditions is essential.

In case of returned receipts or delay in established payment terms, students must replace said amount plus 6 euros for expenses incurred within 7 days.

Seat reservation does not give right to refund, maintaining the reservation to apply it to any ENAE training program until the following academic year. If the course is not taken due to causes motivated by ENAE, 100% of the reservation will be refunded.

If students withdraw from the course by decision of ENAE management or by students' own decision, no amount of quantities collected up to the moment of course withdrawal will be refunded. If it were withdrawal for the second mentioned reason, and they wished to continue the course at most in the next two editions, they would have to pay the rest of the current enrollment plus management expenses.

In case of an official master's program, the enrollment price set by ENAE does not include university fees for degree issuance and final grade certification.

In case of having failed courses, undefended project, or pending internships that would have made obtaining the degree impossible or if wishing to improve grades after program completion, new enrollment must be requested and the economic amount attended to, which will be economically assessed based on the current enrollment price at that time for the program, in proportion to credits or pending courses to enroll.

Reissuing a diploma issued by ENAE due to loss or misplacement, or because data provided by students is incorrect, will have a cost (plus national or international shipping expenses, if it needs to be sent) or any other additional procedure. Reissuing any certificate will also have a cost.

ENAE Business School is not responsible for possible refund claims for scholarships and loans from origin institutions in case students do not pass some course or the complete program.

All litigation, discrepancy, issue or claim resulting from execution or interpretation derived from enrollment and any aspect of training program development will be definitively resolved through arbitration within the framework of the Arbitration Court of the Official Chamber of Commerce, Industry and Navigation of Murcia, which is entrusted with

C.I.F. G-30164099

arbitration administration and designation of arbitrator(s) according to its regulations or Statute. Committing to comply with the arbitral award issued.

Other Standards

ENAE management may opt for non-continuity in the Master's for those students who do not comply with established standards of operation, monitoring and work during the course, etc., as well as other situations considered inappropriate for proper program functioning

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