Effective date: January 1, 2013 CA Institute of Languages Ltd.

TERMS AND CONDITIONS

The TERMS AND CONDITIONS is between ______ ("Client") and CA Institute of Languages Ltd. These TERMS AND CONDITIONS are entered in connection with the courses and programs conducted and provided by CA Institute of Languages Ltd.

This TERMS AND CONDITIONS shall cover the full scope of our services to you. We assume no responsibility outside of the administration and management of CA Institute of Languages Ltd. courses and programs.

The Client enters into the TERMS AND CONDITIONS in consideration for being able to participate in a CA Institute of Languages Ltd. course or program and for other good and valuable consideration, the sufficiency of which the parties acknowledge.

General information about the company

CA Institute of Languages Ltd. Údolní 388/8, 602 00 Brno Business Identification Number: 02041162 Tax Identification Number: CZ02041162

CA Institute of Languages Ltd. is a language school that provides language training, certification for teachers and language services for the general public (adults, teenagers and kids) and for companies.

Establishment of contractual agreement

Completing an application form for the desired language course(s) and/or programs and agreeing to the TERMS AND CONDITIONS therein establish the contractual agreement between the Client and CA Institute of Languages Ltd. This could be done online on our website at www.ca-institute.cz, via email or in person. The Client can cancel the contract up to 5 (five) working days before the start of the course. Cancellation must be done in person (in the case where the course had been prepaid) at the school premises and by signing an appropriate document. The conditions for the withdrawal from a course (in the case where it was already paid in full) are specified in the paragraph entitled, "Cancellation fees".

Payment

If the Client decides to attend a language course or program, they are obliged to pay the full price of the course no later than 1 (one) working day before the start of the course. The payment date is understood to be the date in which the tuition or agreed sum is credited to the account of CA Institute of Languages Ltd. or is paid in full in cash. Course capacity is limited and priority is given to clients who have paid earlier than others. If the Client decides to enter into agreement for a company course an invoice is issued for a set amount of lessons and the lessons at the company start when the payment is received in full either to the account of CA Institute of Languages Ltd. or in cash.

Implementation of payment

In cash directly at CA Institute of Languages Ltd. offices at the following address: Marešova 12, 602 00 Brno

Bank transfer to account number: 3320757399/0800 – Česká spořitelna a.s., the variable number is the invoice number.

Cancellation fees

Cancellation rate after the first day of teaching: Cancellation fee amounts to the full tuition.

Cancellation is based on a written and duly delivered request of the Client to CA Institute of Languages Ltd. (the Client has no legal claim on CA Institute of Languages Ltd. decisions in accordance with this section). In justified cases the cancellation fee (or part of it) after the first day of teaching may be credited towards a course in the next session minus a handling fee of 1000 CZK if:

a. the proportion of the price is less than the full amount of the course. The Client will then need to pay any additional amount to see that the tuition is paid in full.

b. the application for cancellation was delivered immediately after the occurrence of a mishap (in person to the school's office or by mail) that prevent the client from attending the paid class and the Client is willing to apply the partial amount to the next level of education and selects a new course in the next period that is available.

CA Institute of Languages Ltd. reserves the right to change courses (the venue of the courses, classrooms, teaching materials, cancel lessons, and replace teachers). CA Institute of Languages Ltd. reserves the right to cancel a group course when there are less than two (2) students present. In this case, the Client is offered the opportunity to continue the course with another group at the same level. In the case where CA Institute of Languages Ltd. cancels the lesson, the Client is entitled to a proportional refund. In all other cases the Client is not eligible for the refund of the course fees. In the case of a full or partial refund, the amount will be returned in cash or transferred to the client's account (based upon request) within ten (10) working days.

Books



Course books are available from CA Institute of Languages Ltd. for a fee. It is the responsibility of the student to purchase the necessary textbooks and materials to complete their course and to possibly earn a certificate.

a. Payment of the books: Books may be ordered and purchased online or by phone through CA Institute of Languages Ltd., websites, or agents.

b. Refunds: All book sales are final and are not refundable. In the event, a student decides to withdraw, cancel, or postpone a course the book sale is final.

Course / program instructors

All CA Institute of Languages Ltd. instructors are employed under a contract. If in the case where the Client uses services from any instructor outside of these TERMS AND CONDITIONS, CA Institute of Languages Ltd. will see these TERMS AND CONDITIONS as null and void and will automatically release the instructor of their duties without pay and reserves the right not to provide any service of any kind to the Client. The Client in this case will not get a refund.

Types of courses and lessons

CA Institute of Languages Ltd. offers private and group language lessons for companies, adults and kids as well as teacher certification courses. These courses run all year round seven days a week. Kids have seasonal camps, half-day programs and also general group and private lessons. All courses and lessons begin and end at a prearranged time.

Missed or cancelled lessons

Private lessons:

In the case of a lesson cancellation by the Client in private lessons, the lessons must be cancelled at least 24 hours in advance. If the lesson is cancelled less than 24 hours prior to the start of the lesson, the client forfeits the right to a postponement of the lesson or any financial compensation for that lesson. The length of a lesson is 60, 90 or 120 minutes long. In the case where the client is late, he loses the right to the full duration of the lesson. If the lecturer is late by more than 15 minutes, there will be no charge for the lesson.

Group lessons:

CA Institute of Languages Ltd. does not offer any financial compensation when the Client is absent. All payments are non-refundable. The length of a lesson is 60, 90 or 120 minutes long. In the case where the client is late, the Client loses the right to the full duration of the lesson. If the lecturer is late by more than 15 minutes there will be no charge for the lesson.

Weekend lessons:

All weekend courses must be paid in full at least 5 (five) days in advance and in the case of cancellation the payment is non-refundable. The length of a lesson is anywhere from 60 minutes to 8 hours long. In the case where the client is late, he loses the right to the full duration of the lesson. If the lecturer is late by more than 15 minutes there will be no charge for the lesson.

Camps for kids:

Camps run for the full duration of the workweek (Monday – Friday) and include both full and half-day programs. All camp fees and tuition must be paid in full prior to the start of the camp.

Intensive courses:

Intensive courses run for either one week or two weeks at 4-8 hours per day. Intensive courses are agreed upon completion of an application form and the full tuition must be paid in advance at least 5 (five) days prior to the start of the course and in the case of cancellation, the tuition is nonrefundable.

Holidays and non-working days:

Holidays and non-working days are accounted for in the schedule, i.e. the Client receives the number of lessons for which they had paid for.

Complaints

The Client is obliged to promptly report any complaints to the director or any responsible staff member of CA Institute of Languages Ltd. After which the Client will be informed of possible solutions to the problem and the result of the investigated discrepancy.

Certificates

After graduation, or course completion, the Client is entitled to an internal certificate from CA Institute of Languages Ltd. The certificate will be issued to the Client on the basis of an oral or written request.

Privacy policy

All personal data provided to CA Institute of Languages Ltd. will be collected and processed exclusively for the internal use of the school in accordance to the law on personal data protection. E-mail addresses,

contact details or any other personal information provided to CA Institute of Languages Ltd. will not be disclosed to any third parties without the Client's consent. The data provided to CA Institute of Languages Ltd. is solely for communication with the Client. Unless otherwise indicated at the time of booking, the Client may receive newsletters of events and new courses. The Client may unsubscribe to newsletters at any time.

The Client, once completing the online application form, states that in accordance to the law on personal data protection, agrees to the processing of their personal data by CA Institute of Languages Ltd. The Client's personal data is held in our CA Institute of Languages Ltd. offices on a local server, protected by a firewall and other security measures, only accessible to authorized staff via a secure, password operated system.

CA Institute of Languages Ltd. values the Client's privacy and will do the utmost to protect the personal details that the Client has entrusted the school with. CA Institute of Languages Ltd. reserves the right to document courses via photographs and video and will ask the Client for permission to publish pictures and videos prior to the photographing or filming.

Withdrawal from the contract

In its full capacity, CA Institute of Languages Ltd. may withdraw from the contract unilaterally. CA Institute of Languages Ltd. reserves the right to terminate the contract with the Client without a refund and cancel the participation of the Client in the course if their behavior in any way threatens company property or the health and safety of other participants of the course or CA Institute of Languages Ltd. employees or seriously disrupts the progress of the course.

In the case where the Client fails to pay in due time, CA Institute of Languages Ltd. is entitled to terminate the contractual agreement.

Changes to the TERMS AND CONDITIONS

Any changes to these TERMS AND CONDITIONS will be implemented with the consent of both parties. Any changes will be sent to the Client via email to the email address indicated in the application. If the email address is unknown, then the changes will be sent via post. After sending the new TERMS AND CONDITIONS, the Client has up to 5 (five) working days to appear in person at CA Institute of Languages Ltd. on Marešova 12, 602 00 Brno, to discuss and sign the new TERMS AND CONDITIONS. Otherwise, it is considered that the new TERMS AND CONDITIONS are valid.

Consent to the TERMS AND CONDITIONS

By completing the online application that includes these TERMS AND CONDITIONS at www.caschool.cz or in person or by scanning or faxing a signed copy of the TERMS AND CONDITIONS the Client has read and agreed to the TERMS AND CONDITIONS mentioned herein. This expression of consent also applies to Clients who have completed a course/program and have re-registered for a new course/program.

Date Client Signature

CA Institute of Languages Ltd. **Representative Signature**