

Initial examination \$87.00. To retake the examination in the event I fail a test the cost to me is \$67.00, per test for all subsequent tests.

TERMS AND CONDITIONS

1. Definitions

- 1.1. **"CCA"** means Competition and Consumer Act 2010.
- 1.2. **"Client"** means the person that signs this Agreement which incorporates these Terms and Conditions (**Agreement**) being the person entering into the arrangements detailed in these Terms and Conditions and extends to their administrators, executors, heirs and permitted transferees.
- 1.3. **"Costs"** means the costs to be paid by the Client to the Provider in respect of the "Course" as detailed in the "Agreement Schedule 1" section of this document or as outlined on the "Providers" website.
- 1.4. **"Covering Particulars"** means any particulars detailed on the cover page or displayed on the "Providers" website to these Terms and Conditions and detailing those particulars stated on the Cover Page or as outlined on the "Providers" website, including the personal particulars of the Client.
- 1.5. **"Financial Details"** means any document headed "Financial Details and Tax Invoice" as may be attached to this Agreement or may be sent later.
- 1.6. **"Payment Plan"** means those payment options in respect of the Costs for the "Course" as detailed in the "Agreement Schedule 1" section of this agreement or as outlined on the "Providers" website.
- 1.8 **"Provider"** means Think and Grow Global Education Pty Ltd as Trustee for Think and Property Unit Trust trading as Think and Grow Education ACN 601 258 191 C/- Matrix Partners; Level 1, 420 Bagot Road Subiaco, Perth Western Australia 6008, its successors and assigns or any other person acting on behalf of or with the authority of the Provider.
- 1.9 **"Course"** means the training known as "SOLFEGGIO FREQUENCY & ENERGY CENTRES CERTIFICATION COURSE" being an online training course and any other services (**Services**) to be arranged and conducted by the "Provider", for the benefit of the Client, in the "Agreement Schedule 1" section of this document.

2. Acceptance

- 2.1. The "Client" is taken to have exclusively accepted and is immediately bound by these Terms and Conditions when the "Client" signs this "Agreement".
- 2.2. These Terms and Conditions may only be amended with the "Provider's" consent in writing and shall prevail to the extent of any inconsistency with any other document or agreement between the "Client" and the "Provider".
- 2.3. Before participating in the "Course", this "Agreement", incorporating these Terms and Conditions must first be completed and signed or accepted in another form included electronically by the "Client".
- 2.4. The "Client" agrees and acknowledges that the "Provider" may if it so chooses at its absolute discretion change the "Course" dates and or content and in this case the "Provider" is not required to notify the "Client" of any changes.
- 2.5. The "Provider" may not accept the "Client" to participate in the "Course" where the "Client" has not accepted the terms and conditions.
- 2.6. The "Client" agrees and acknowledges that the "Provider" has the right to facilitate the "Course" without presenting or utilizing any "Technology" if for any reason the "Provider" decides not to utilize or present the technology for whatever reason in its absolute discretion the "Client" is not entitled to a refund in part or whole.
- 2.7. The "Client" acknowledges that the "Provider" is not an accredited training provider.

3. Transfer of Entitlement

- 3.1. The "Client" may not transfer his/her place in the "Course" to any other person unless the "Client" first complies with the Terms and Conditions contained in this "Agreement" relating to such transfer and then, only provided the "Client" has been sent written confirmation of acceptance of such transfer by the "Provider". In that regard, the "Provider" may, in its absolute discretion, refuse to accept any transfer of the "Client's" place to any other person. In the event that the "Provider" does accept the transfer of the Client's place in the "Course" to another person, the "Client" shall remain personally liable in all respects in relation to compliance with these Terms and Conditions.
- 3.2. The Client may not transfer his/her right to this "Course" to a third party.

4. Costs and Payment

- 4.1. The Costs of the "Course" are detailed in the "Agreement Schedule 1" or on the "Providers" website which details the options for the "Client" to effect payment of the Costs.
- 4.2. The Costs detailed in this "Agreement" shall be valid for a period of thirty (30) days from the date that the "Client" is given this "Agreement" and, if the Client does not sign this "Agreement" within that period, the "Provider" reserves its rights to change the Costs.
- 4.3. The "Client" acknowledges that he/she is obliged to make payment in full of the Costs until full payment of the Costs is completed, and that payment in full must be made no later than 30 days before the first day of the "Course", and where payment in full has not been made 30 days prior to the first day of the "Course", then this "Agreement" shall be at an end, and the "Client" shall not be entitled to a refund.
- 4.4. To the full extent permissible by law, no payments made by the "Client" are refundable.
- 4.5. All payments must be made by cash, bank cheque, eftpos or credit card (plus a surcharge of two and a half per cent (2.5%) of the cost in the event of credit card).
- 4.6. The Costs are inclusive of GST.

5. Acknowledgements

- 5.1. The "Client" acknowledges that he/she has made their decision to enter into this "Agreement" based upon their own investigations and understanding of the "Course" and that he/she has not relied upon any inducement, warranty or representation from the "Provider" in

determining to enter into this "Agreement" or to attend or enroll in the "Course".

- 5.2. The "Client" acknowledges that the "Provider" does not offer, purport that the "Course" constitutes any form of medical advice, financial advice, nor offers any healing remedies or wellness remedies or advice in any way.
- 5.3. The "Client" acknowledges and agrees that he/she shall have no claim nor demand upon the "Provider" in the event that the "Client" perceives that the "Course" is not in accordance with the "Client's" expectations. In that regard, the "Client" acknowledges that he/she has had the opportunity to make enquiries relating to the "Course" and to ask the "Provider" and its representatives all such questions relating to the "Program" and to request all such information from the "Provider" that he/she requires in determining to enter into this "Agreement".
- 5.4. Under applicable State, Territory and Commonwealth Law (including without limitation the CCA), certain statutory implied guarantees and warranties (including without limitation the statutory guarantees under the CCA) may be implied into these Terms and Conditions (Non-Excluded Guarantees).
- 5.5. The "Provider" acknowledges that nothing in these Terms and Conditions purports to modify or exclude the Non-Excluded Guarantees.
- 5.6. Except as expressly set out in these Terms and Conditions or in respect of the Non-Excluded Guarantees, the "Provider" makes no warranties or other representations under these Terms and Conditions including but not limited to the quality or suitability of the "Course". The "Provider's" liability in respect of these warranties is limited to the fullest extent permitted by law. The "Client" acknowledges that by participating in the "Course", jointly or severally there is no guarantee that the "Client" will be successful, improved, better off or changed in any way.
- 5.7. If the "Client" is a consumer within the meaning of the CCA, the "Provider's" liability is limited to the extent permitted by Section 64A of Schedule 2.
- 5.8. If the "Provider" is required to replace attendance at the "Course" under this Clause or the CCA, but is unable to do so, the "Provider" may at its absolute discretion refund any money the "Client" has paid for the "Course".
- 5.9. If the "Client" is not a consumer within the meaning of the CCA, the "Provider's" liability is:
 - 5.9.1. limited to the value of any express warranty provided to the "Client" by the "Provider" at the "Provider's" sole discretion;
 - 5.9.2. otherwise negated absolutely.

6. Default

- 6.1. Interest on overdue money to be paid by the "Client" pursuant to this "Agreement" shall accrue daily from the date when payment becomes due, until the date of payment, at the rate of one per cent (1%) per month.
- 6.2. In respect of any overdue payment from the "Client" in relation to the Costs or under the Payment Plan, each default shall attract an administration fee payable by the "Client" in the sum of forty dollars (\$40.00).
- 6.3. If the "Client" owes the "Provider" any money (**Debt**), the "Client" shall indemnify the "Provider" from and against all costs and disbursements incurred by the "Provider" in recovering the Debt (including but not limited to internal administration fees, legal costs on a solicitor and own "Client" basis, the Provider's collection agency costs and any bank dis honour fees).
- 6.4. Without prejudice to any other remedies the "Provider" may have, if at any time, the "Client" is in breach of any obligation (including those relating to payment) under these Terms and Conditions, the "Provider" may suspend or terminate the "Client's" participation in the "Course" and any other Services. In this event, the Provider will not be liable to the "Client" for any loss or damage the "Client" suffers because the "Provider" has exercised its rights under this Clause.
- 6.5. Without prejudice to the "Provider's" other remedies at law, the "Provider" shall be entitled to cancel all or any part of the "Client's" participation in the "Course" or any other Service to be provided to the "Client" by the "Provider", pursuant to these Terms and Conditions, and all amounts owing to the Provider shall, whether or not due for payment, become immediately payable if:
 - 5.1. any money payable to the "Provider" becomes overdue, or in the "Provider's" opinion, the "Client" will be unable to make a payment when it falls due;
 - 5.2. the "Client" becomes insolvent, or enters into any scheme of arrangement with creditors, or makes an assignment for the benefit of its creditors; or
 - 5.3. a trustee is appointed in respect of the "Client's" estate or any asset of the "Client".

7. Cancellation

- 7.1. Where the "Provider" cannot fulfill its obligations under this "Agreement", then the "Provider" has the right to cancel the "Agreement" and refund the "Client" and the "Client" shall have no further claim or demand on the provider and this "Agreement" shall be at an end and neither party has a claim against the other.

8. Privacy Act 1988

- 8.1. The "Client" agrees that personal credit information provided may be used and retained by the "Provider" for the following purposes (and for other purposes as shall be agreed between the "Client" and "Provider" or required by law from time to time):
 - 8.1.1. the provision of Services; and/or
 - 8.1.2. the marketing of the "Course" by the "Provider" and its agents; and/or

- 8.1.3. processing of any payment instructions, direct debit facilities and/or credit facilities requested by the "Client"; and/or
- 8.1.4. enabling the daily operation of "Client's" account and/or the collection of amounts outstanding in the "Client's" account in relation to the "Course";
- 8.1.5. advice of any overdue accounts, loan repayments, and/or any outstanding monies owing which are overdue by more than sixty (60) days, and for which debt collection action has been started;
- 8.1.6. that the "Client's" overdue accounts, loan repayments and/or any outstanding monies are no longer overdue in respect of any default that has been listed;
- 8.1.7. information that, in the opinion of the "Provider", the "Client" has committed a serious credit infringement (that is, fraudulently or shown an intention not to comply with the "Client's" credit obligations);
- 8.1.8. advice that cheques drawn by the "Client" for one hundred dollars (\$100) or more, have been dishonoured more than once;
- 8.2. that credit provided to the "Client" by the "Provider" has been paid or otherwise discharged.

9. General

- 9.1. The failure by the "Provider" to enforce any provision of these Terms and Conditions shall not be treated as a waiver of that provision, nor shall it affect the "Provider's" right to subsequently enforce that provision. If any provision of these Terms and Conditions shall be invalid, void, illegal or unenforceable the validity, existence, legality and enforceability of the remaining provisions shall not be affected, prejudiced or impaired.
- 9.2. These Terms and Conditions and any contract to which they apply shall be governed by the laws of the state of Western Australia, and are subject to the jurisdiction of the Courts in that State.
- 9.3. Subject as specifically stated otherwise in this "Agreement", the "Provider" shall be under no liability whatsoever to the "Client" for any indirect and/or consequential loss and/or expense suffered by the "Client" arising out of a breach by the "Provider" of these Terms and Conditions (alternatively the "Provider's" liability shall be limited to damages which under no circumstances shall exceed the Cost).
- 9.4. The "Client" shall not be entitled to set off against, or deduct from the Costs, any sums owed or claimed to be owed to the "Client" by the "Provider" nor to withhold payment of any payment due in respect of the Costs because any payment is in dispute.
- 9.5. The "Provider" may license, sell, assign or sub-contract all or any part of its rights and obligations without the "Client's" consent.
- 9.6. The "Client" agrees that the "Provider" may amend these Terms and Conditions at any time, before the "Client" has agreed to these Terms and Conditions . If the "Provider" makes a change to these Terms and Conditions, then that change will take effect from the date on which the "Provider" notifies the "Client" of such change.
- 9.7. The "Client" acknowledges that the "Provider" shall not be liable for any default due to any act of God, war, terrorism, strike, lock-out, industrial action, fire, flood, storm, act of war, natural disaster, weather conditions, other emergency circumstances or other event beyond the reasonable control of the "Provider".
- 9.8. The "Client" acknowledges and agrees that the "Provider" has the exclusive right, title and interest in and to its intellectual property and the "Client" acknowledges that it does not have any rights in the "Provider's" intellectual property. The "Client" must not use the "Provider's" intellectual property without its prior written approval.
- 9.9. The "Client" acknowledges and agrees that the "Provider" has the exclusive right to change the dates and location of its live or online workshops or training sessions and shall notify the "Client" of any change if and when a change occurs, and in that case the "Client" shall not be entitled to set off against, or deduct from the Costs, any sums owed or claimed to be owed to the "Client" by the "Provider" nor to withhold payment of any payment due in respect of the Costs, nor is the "Client" entitled to a refund in part of whole.
- 9.10. The "Client" acknowledges that the "Provider" can at its absolute discretion change the content of the "Course" if it so chooses.
- 9.11. The "Client" acknowledges that it must complete and pass an examination produced by the "Provider" in its absolute discretion and the content of that examination shall be determined by the "Provider" and;
 - 9.11.1 In order to receive a certificate to practice the "Course" the "Client" must pass that examination and be approved to practice by the "Provider";
 - 9.11.2 The "Client" acknowledges that it must pay the examination fees as outlined in the in the "Agreement Schedule 1" section of this agreement or as outlined on the "Providers" website;
 - 9.11.3 The "Client" acknowledges that the "Provider" has the sole right to determine if the "Client" has passed or failed the examination, and in the event the "Client" has failed the examination as determined by the "Provider" then the "Client" can retake the examination and pay the Cost outlined in the "Agreement Schedule 1" section of this agreement or as outlined on the "Providers" website
 - 9.11.4 The "Client" acknowledges that it must pay the examination fees to the "Provider" prior to it participating in the examination.
10. **Service of Notice**
 - 10.1. A party to this "Agreement" may serve a Notice upon the other party to this "Agreement" by:
 - 10.1.1. Personal service on the other party; or
 - 10.1.2. Pre-paid post to the other party at the address shown in the Covering Particulars to this "Agreement" for that party; or
 - 10.1.3. By facsimile to the facsimile number of the addressee shown on the "Agreement"; or
 - 10.1.4. By sending it by email to the email address of the addressee shown on the "Agreement".

10.2. Service is affected two (2) days after posting, if a Notice or Request is posted.

11 Bank Finance

12.1 Bank finance is arranged through a finance provider and is available to finance approved applicants/clients only.

12.2 Payments indicated on the "Agreement Schedule 1" require a deposit of \$250.