1. GENERAL TERMS AND CONDITIONS (T&C)

EDUCATION EXPERT FOR YOU d.o.o. *For course organization and services*

Address: Novigradska ulica – Via Cittanova 35, 52470 Umag – Umago, Croatia

OIB / VAT ID: HR02316806472 | **Registration No. (MBS):** 130160776

Court of Registration: Commercial Court in Pazin

Websites: https://courses-erasmus.eu/ - https://courses-erasmus.com – https://education-expert.eu

E-mail: info@courses-erasmus.eu

Article 1. General Provisions and Dual Business Model

1.1. Application of Terms: These General Terms and Conditions (hereinafter: General Terms) govern the terms and conditions for providing organization and execution services for educational courses, professional development programs, and mobility activities within the Erasmus+ program and other educational initiatives offered by the company Education Expert for you d.o.o. (hereinafter: Company or Service Provider).

1.2. Dual Business Model: The Company operates through the website *courses-erasmus.eu* and associated communication channels applying two business models:

- **Direct Service Provision:** For courses and programs directly organized and delivered by the Company, Education Expert for you d.o.o. acts as the direct contracting service provider and primary contractual partner.
- **Intermediary Services:** For courses and programs delivered by independent third-party service providers (third parties), the Company acts solely as an intermediary (pursuant to Article 835 of the Croatian Civil Obligations Act). In such cases, the independent service provider enters into a contract directly with the Client, issues invoices directly, and bears full legal and operational responsibility for the content, quality, delivery, and potential cancellations of the course.

1.3. Acceptance of Terms: By applying, accepting an offer, or concluding a contract with the Company, the Client explicitly confirms that they have read, understood, and fully accepted these General Terms.

Article 2. Definitions and User Categories

2.1. Client / User: A Client is any legal entity or natural person who orders, reserves, or contracts a course from the Company via online forms, AI interactive systems, or direct communication.

2.2. Participant: A Participant is a natural person who physically or online attends the course. A Participant may also be the Client (in B2C relationships) or an individual delegated by a B2B Client.

2.3. B2B Users (Legal Entities & Institutions): Refers to schools, universities, adult education institutions, companies, associations, and other organizations. Under Croatian law, statutory Consumer Protection Act provisions regarding the **14-day right** of unilateral contract cancellation without cause **do not apply to B2B contracts.**

2.4. B2C Users (Consumers / Individuals): Refers to natural persons (e.g., teachers, educators, individuals) ordering services for purposes outside their trade, business, craft, or professional activity. **Provisions of the Croatian Consumer Protection Act apply in full to B2C users.**

Article 3. Application Procedure and Contract Conclusion

3.1. Application as Expression of Interest: Filling out and submitting an online application form (via Google Forms, Botpress AI interactive assistant, or website forms) constitutes an expression of interest and does not bind the Company to accept the application nor guarantee a seat reservation.

3.2. Issue of Offer: Upon receipt and processing of the application, the Company checks availability and sends a formal confirmation of receipt along with an Offer / Proforma Invoice via e-mail containing all essential terms and payment deadlines.

3.3. Contract Conclusion: The contract for course participation is deemed concluded now when the Company receives written confirmation of offer acceptance from the Client or when the Client executes payment according to the issued offer, whichever occurs earlier. Following contract conclusion, the Company delivers a confirmation of the concluded contract on a durable medium (via e-mail).

3.4. Seat Reservation: Seat reservation becomes final and binding for the Company only upon receipt of full payment or the agreed deposit within the deadline indicated on the offer. If payment is not executed by the due date, the offer expires and the contract is deemed terminated without further obligations for either party.

Article 4. Prices and Payment Methods

4.1. Price Display and Currency: All course fees, mobility administration charges, and related service prices offered on courses-erasmus.eu are quoted in Euros (€).

4.2. VAT Registration and Treatment: Education Expert for you d.o.o. is a registered VAT payer in the Republic of Croatia (VAT ID / OIB: HR02316806472).

Value Added Tax (VAT) is applied as follows:

(a) B2C Transactions (Private Individuals / Consumers): Prices charged to natural persons (consumers) include Croatian VAT at the statutory rate of 25%.

(b) B2B Transactions (EU Educational Institutions & Legal Entities): For B2B clients established in other EU Member States holding a valid VAT / Tax Identification Number, the Reverse Charge mechanism applies pursuant to Article 44 of the Croatian VAT Act (Article 44 of Council Directive 2006/112/EC). Croatian VAT (25%) is not charged on the invoice, and the recipient institution is responsible for accounting for VAT in its respective Member State.

(c) Non-EU Clients: Services provided to entities established outside the European Union are subject to applicable international tax and VAT rules.

4.3. Payment Methods and Due Date: Payment for services directly provided by the Company is executed via bank wire transfer based on the issued Offer / Proforma Invoice, within the payment deadline specified therein. In the event of introducing online card payments (credit/debit cards, PayPal, etc.), terms and security standards of licensed payment service providers will apply.

4.4. Third-Party Courses (Intermediation Services): For courses and programs where the Company acts exclusively as an intermediary (pursuant to Article 1.2), the Client executes payment directly to the independent course provider according to their specific business and tax terms. Where intermediation fees are invoiced by the Company, VAT is applied strictly to the intermediation service fee in accordance with the Croatian VAT Act.

Article 5. Cancellation Policy and Refunds

A. B2B Cancellations (Legal Entities / Institutions)

5.1. Free Cancellation Window: Due to the specific organizational requirements of Erasmus+ courses (lecturer bookings, venue rentals, and small group capacity limits), legal entities and institutions have the right to cancel their booking free of charge **up to 30 days** prior to the course start date.

5.2. Late Cancellation Fee: For cancellations made **within 30 days** prior to the course start date, in accordance with Articles 306 and 307 of the Croatian Civil Obligations Act (earnest money as withdrawal fee / agreed withdrawal penalty), the Company retains the right to charge **a cancellation fee of 100%** of the total course price to cover fixed organizational costs.

B. B2C Cancellations (Consumers / Individuals)

5.3. Right of Unilateral Withdrawal: Consumers have the right to unilaterally withdraw from the contract without giving reasons within **14 days** from contract conclusion (receipt of booking confirmation), receiving a full refund, pursuant to the Consumer Protection Act.

5.4. Service Execution Within Withdrawal Period: If, upon explicit request of the consumer, service delivery (the course) begins within the **14-day withdrawal period**, the consumer exercising their right to withdraw shall pay a proportional amount on a daily basis for services provided up to the moment of notifying the Company of withdrawal.

5.5. Cancellation After Statutory Period: If a consumer cancels participation after the expiration of the 14-day statutory withdrawal period, but no later than 30 days prior to the start of the course, they shall be entitled to a refund of the paid funds minus an administrative handling fee of EUR 50. Refunded amounts will be processed via an official credit note pursuant to Article 33 of the Croatian VAT Act.

5.6. Cancellation Prior to Course Start: For consumer cancellations made within **30 days** prior to the course start date (following the expiration of the **14-day statutory window**), the Company reserves the right to charge a cancellation **fee of up to 100% of the total course price** to cover fixed operational and contractual expenses.

C. Illness, Accidents, and Personal Emergencies

5.7. Personal Inability to Attend: Agreed cancellation fees within 30 days prior to the course start date apply equally to cases where participants are unable to attend due to personal reasons, including illness, injuries, bereavement, or unforeseen personal / professional circumstances.

5.8. Travel Insurance Recommendation: Because the Company incurs non-refundable fixed organizational expenses within 30 days prior to the course start, the Company explicitly recommends all participants and institutions to purchase a travel cancellation insurance policy from an insurance provider of their choice.

D. Cancellation or Modifications by Service Provider

5.9. Cancellation by Company: In cases of insufficient participant enrolment, extraordinary circumstances, or force majeure (including but not limited to severe weather, lecturer illness, or official administrative restrictions), the Company reserves the right to cancel or reschedule course dates and/or locations. Participants will be notified immediately, and **no later than 14 days** prior to the planned start date.

5.10. Alternative Options and Refunds: In the event of cancellation or rescheduling by the Company, participants/clients will primarily be offered alternative course dates, another

course of equal value, or a voucher. If the offered alternative options are unacceptable to the Client, the Company will issue a full refund of the paid course fee **within 14 days.**

5.11. Limitation of Liability for Indirect Expenses: Upon issuance of a full course fee refund, all obligations of the Company toward the Client/participant cease. The Company shall not be liable for indirect costs or third-party expenses incurred by the participant (such as non-refundable flight tickets, accommodation bookings, or travel insurance).

Article 6. Written Complaints Procedure (B2C and B2B)

6.1. Submission of Complaints: Clients and participants (both B2C consumers and B2B legal entities/institutions) may submit written complaints regarding the quality of services provided, issued invoices, or contractual obligations:

- By e-mail: **info@courses-erasmus.eu**
- By post to the registered address**: Education Expert for you d.o.o.,** Novigradska ulica 35, 52470 Umag, Croatia

6.2. Deadlines for Submitting Complaints:

- **For B2C Consumers:** Written complaints may be submitted at any time pursuant to the Consumer Protection Act.
- **For B2B Clients (Legal Entities/Institutions):** Objections regarding issued invoices/offers must be submitted **within 8 days of invoice receipt**, while complaints regarding service quality or course execution must be submitted without delay, **no later than 8 days** following course completion (pursuant to the Civil Obligations Act).

6.3. Response to Complaints: The Company will confirm receipt of the complaint in writing without delay and commits to reviewing and delivering a written response to the received complaint within **15 days from the date of receipt.**

6.4. Out-of-Court Dispute Resolution (B2C): In the event of an unresolved dispute with a B2C consumer, the consumer may submit an application to the Court of Honor of the Croatian Chamber of Economy, the Conciliation Centre at the Croatian Chamber of Economy, or initiate an out-of-court dispute resolution process via the European Online Dispute Resolution (ODR) platform.

Article 7. Governing Law and Jurisdiction

7.1. Applicable Law: These General Terms and all contracts concluded under them are governed by the laws of the Republic of Croatia.

7.2. Amicable Settlement: Contractual parties shall endeavour to resolve any misunderstandings, claims, or disputes amicably.

7.3. Jurisdiction:

- **For B2B disputes** (legal entities, schools, institutions), exclusive jurisdiction is agreed with the competent court according to the Company's seat.
- **For B2C disputes** (consumers), jurisdiction is determined in accordance with mandatory consumer protection regulations of the Republic of Croatia and the European Union.

In Umag, October 2026

EDUCATION EXPERT FOR YOU d.o.o.
For course organization and services