



CA INSTITUTE

TERMS AND CONDITIONS

2026/2027

Where Global Education Meets Real-World Opportunity

Brno, Czech Republic
Huntington Beach, California, USA

Effective Date: July 1, 2026
Version 2026/2027 Official Edition
Conduct provisions revised October 2, 2026
www.ca-institute.com



Foreword

Welcome to CA Institute.

Since 1997, CA Institute has been committed to providing high-quality international education, language training, teacher certification, professional development, consulting, translation, and student support services to participants from around the world.

Our mission is to create meaningful educational experiences that combine academic excellence, practical skills, international perspectives, and real-world opportunities. Whether you are pursuing language studies, university education, professional certification, or personal development, we are committed to supporting your goals and helping you achieve success.

These Terms and Conditions have been developed to provide clarity, transparency, and mutual understanding regarding the services, responsibilities, rights, and expectations associated with participation in CA Institute programs and services.

We encourage all students, clients, partners, and participants to review this document carefully. By working together with professionalism, respect, and shared responsibility, we can create a positive and successful educational experience for everyone.

On behalf of our entire team, thank you for choosing CA Institute. We look forward to being part of your educational and professional journey.

Erik Dostal
Founder and Director
CA Institute

Company Information

Entity	Information
CA Institute LLC	17011 Beach Blvd., Suite 900, PMB 838, Huntington Beach, California 92647, United States of America EIN: 92-2286938
CA Institute s.r.o.	Maresova 304/12, 602 00 Brno, Czech Republic Business Identification Number: 02041162 Tax Identification Number: CZ02041162
ELD Consultancy & CPD s.r.o.	Maresova 304/12, 602 00 Brno, Czech Republic Business Identification Number: 05834520 Tax Identification Number: CZ05834520

1. General Information

These Terms and Conditions constitute a legally binding agreement between the Student, Client, Corporation, Government Agency, Embassy, Educational Institution, Partner Organization, or other participant (hereinafter referred to as the "Participant") and CA Institute.

These Terms and Conditions govern participation in educational programs, language programs, teacher training programs, university pathway programs, consulting services, translation services, interpretation services, accommodation assistance services, student support services, professional development activities, and all other services offered by CA Institute.

For the purposes of these Terms and Conditions, references to CA Institute may include CA Institute LLC, CA Institute s.r.o., ELD Consultancy & CPD s.r.o., academic partners, educational partners, affiliated organizations, and affiliated activities operating under or in cooperation with the CA Institute brand.

Participation in any CA Institute program or service constitutes acceptance of these Terms and Conditions. Applications may be submitted online, by email, in person, or through an authorized representative or educational partner. Where the Participant is under eighteen (18) years of age, these Terms and Conditions must be accepted by a parent or legal guardian.

These Terms and Conditions govern the full scope of services provided by CA Institute. CA Institute shall not be responsible for services, obligations, or arrangements outside its direct administration, management, or control.

2. Payment Terms

Tuition fees, administrative fees, accommodation fees, consulting fees, visa assistance fees, translation fees, interpretation fees, and other service-related charges must be paid in accordance with payment instructions issued by CA Institute.

Unless otherwise stated in writing, full tuition payment is required prior to commencement of studies. Administrative fees, accommodation fees, visa assistance fees, transportation costs, insurance costs, government fees, embassy fees, and personal expenses are separate from tuition fees.

Payments may be made by bank transfer, debit card, PayPal, Wise, cash where legally permitted, or another approved payment method. The official payment date shall be the date on which funds are received by CA Institute. Participants remain responsible for banking fees, transfer fees, exchange costs, and related charges.

Failure to make required payments may result in suspension of services, cancellation of enrollment, refusal of admission, withholding of academic documents, or termination of participation. CA Institute reserves the right to cancel registrations where payments remain outstanding.

3. Application and Administrative Fees

Application Fee

Application Fee: EUR 250. The Application Fee applies to all students, is separate from tuition, covers admissions processing and administration, and is non-refundable.

Visa Assistance Fee

Visa Assistance Fee: EUR 410. The Visa Assistance Fee is non-refundable. This fee may include admissions interview assistance, acceptance letters, confirmation of seat letters, signed and stamped documentation, course descriptions, Terms and



Conditions documentation, ministry support letters, payment confirmations, follow-up verification requests, and general visa guidance. Visa approval cannot be guaranteed.

Registration Change Fee

Registration Change Fee: EUR 200. This fee may apply when a Participant requests program changes, start date changes, accommodation changes, enrollment modifications, or other approved administrative changes.

Re-enrollment Fee

Re-enrollment Fee: EUR 250. This fee may apply to returning students who seek re-admission following withdrawal, interruption of studies, expiration of enrollment, or completion of a previous program.

4. Cancellation and Refund Policy

Refunds shall be governed by these Terms and Conditions and Appendix B - Refund Schedule.

Refund requests must be submitted in writing, include supporting documentation where applicable, and be submitted within the required timeframe. Visa refusals may qualify for tuition refunds subject to timing and documentation requirements.

The following fees are non-refundable: Application Fee, Visa Assistance Fee, Accommodation Application Processing Fee, Accommodation Placement Fee, Courier Fees, Banking Fees, Government Fees, Embassy Fees, Administrative Fees, Third-Party Service Fees, Translation and Interpretation Fees where work has commenced, and Consulting Fees where services have commenced.

Refunds approved by CA Institute shall generally be processed within ninety (90) days of receipt of complete documentation and refund instructions. No refunds shall be issued after program commencement except where required by applicable law.

5. Accommodation Assistance Services

CA Institute may assist students and clients in locating suitable accommodation in accordance with their stated preferences, budget, location requirements, and availability.

CA Institute acts solely as an accommodation assistance and placement service and does not own, manage, operate, lease, supervise, or control accommodation providers, landlords, residences, apartments, dormitories, host families, or other housing facilities unless expressly stated otherwise.

Accommodation Application Processing Fee

Accommodation Application Processing Fee: EUR 220. This fee covers initial consultation, accommodation needs assessment, communication with accommodation providers, accommodation search services, administrative processing, and housing placement support. This fee is non-refundable once the accommodation search process has commenced.

Accommodation Placement Fee

Accommodation Placement Fee: EUR 200. Where CA Institute successfully identifies and secures accommodation that reasonably meets the client's stated requirements, an Accommodation Placement Fee shall become payable. This fee is non-refundable once accommodation has been secured and confirmed.

Accommodation Provider Relationships

Accommodation agreements are entered into directly between the student and the accommodation provider. Accommodation providers establish their own rules, rental agreements, payment schedules, deposit requirements, and house rules.

CA Institute shall not be responsible for landlord decisions, accommodation provider decisions, roommate disputes, utility disputes, property conditions, rent increases, housing availability changes, or actions or omissions of third-party accommodation providers.

While CA Institute will make reasonable efforts to identify suitable accommodation, accommodation placement cannot be guaranteed and remains subject to availability, market conditions, landlord approval, and other factors beyond the control of CA Institute. Students remain responsible for reviewing accommodation agreements, understanding rental obligations, paying rent and deposits, complying with accommodation rules, and obtaining appropriate insurance coverage where necessary.

Insurance

Students are solely responsible for obtaining and maintaining appropriate health, travel, accident, liability, property, repatriation, and cancellation insurance coverage. Insurance requirements may vary depending upon nationality, immigration status, accommodation arrangements, and government regulations.

6. Academic Programs and Attendance Requirements

CA Institute offers a variety of educational programs, language programs, teacher training programs, university programs, professional development activities, consulting services, and related educational services. Programs offered may include, but are not limited to:

- Foundation Preparatory Program in Academic English
- Foundation Preparatory Program in Czech
- Intensive Language Courses
- One-to-One Language Courses
- Summer Programs
- Bachelor in Business and Marketing
- MBA Business Innovation and Leadership
- Master of Arts in TESOL (MA TESOL)
- TEFL/TESOL 180 Teacher Training Certification
- Corporate Training Programs
- Government and Embassy Training Programs
- Professional Development Programs
- Future educational programs and services

CA Institute reserves the right to modify schedules, instructors, venues, delivery methods, teaching materials, class composition, course structures, and operational arrangements where reasonably necessary.



Attendance Requirements

Students are expected to attend classes regularly and participate actively in all scheduled learning activities. Unless otherwise specified in writing, students must maintain a minimum attendance rate of eighty percent (80%). Failure to maintain satisfactory attendance may result in academic warnings, loss of certificates, loss of completion status, academic probation, dismissal from a program, or reporting obligations where required by law or regulation.

Academic Progress

Students are expected to maintain satisfactory academic progress throughout their studies. CA Institute reserves the right to review academic performance, participation, attendance, assignment completion, examination results, and overall progress. Students who fail to maintain satisfactory academic progress may be subject to academic review, probation, suspension, dismissal, or other appropriate measures.

Online, Hybrid, and Alternative Learning

CA Institute reserves the right to provide educational services through in-person instruction, online instruction, hybrid instruction, synchronous learning, asynchronous learning, blended learning, and alternative educational delivery methods. Changes in delivery format shall not automatically entitle students to refunds, compensation, or cancellation rights.

Academic Integrity and Responsible Use of Artificial Intelligence

Students are expected to maintain the highest standards of academic honesty and integrity. Academic misconduct includes, but is not limited to, plagiarism, contract cheating, ghostwriting, falsification of academic records, submission of work completed by another person, unauthorized collaboration, unauthorized use of artificial intelligence tools, and misrepresentation of academic work. CA Institute reserves the right to utilize plagiarism detection software, artificial intelligence detection tools, oral examinations, interviews, assessments, and other reasonable verification methods. Violations may result in academic penalties, course failure, suspension, dismissal, or revocation of certificates and awards where permitted by applicable law.

Certificates and Awards

Upon successful completion of applicable program requirements, students may be eligible to receive Certificates of Completion, Certificates of Attendance, Language Certificates, TEFL/TESOL 180 Certificates, Academic Transcripts, Degree Documentation, Professional Development Certificates, or other official institutional documentation. Issuance of certificates, transcripts, awards, and other documentation remains subject to successful completion of program requirements, fulfillment of financial obligations, compliance with institutional policies, and verification of academic performance. CA Institute reserves the right to withhold documentation where outstanding obligations remain unresolved.

7. Student Conduct, Complaints, Privacy, Withdrawal, and Final Administrative Provisions

Student Conduct and Behavior

Participants must conduct themselves lawfully, respectfully, and responsibly in all CA Institute programs, services, activities, and related communications. Subject to applicable law, CA Institute may refuse admission or a new service, suspend services, or terminate an existing agreement for a serious or repeated breach of these Terms and Conditions, based on documented facts and a proportionate assessment. Grounds include threats, violence, harassment, discriminatory abuse, deliberate property damage, material disruption of teaching or operations, fraud, and other unlawful conduct connected with the services. Repeated breaches that can reasonably be corrected may lead to termination after a written warning and a reasonable opportunity to remedy them. The provisions below govern decisions and their financial consequences.

Truthful Information and Visa Documentation

Participants must provide accurate and complete material information in applications, enrollment records, and visa or residence applications relating to CA Institute studies or services. Participants must promptly correct material errors and must not submit forged or altered documents, make knowingly false statements, conceal material facts to mislead, or misrepresent their enrollment, attendance, course dates, payments, or the status of CA Institute programs to authorities or third parties. Participants must not misuse the Institute's name, letters, signatures, stamps, or supporting documents.

Documented material deception or misuse under this provision may justify refusal of further visa assistance or other services, suspension, or termination. CA Institute may decline to issue or endorse information it cannot reasonably verify and may provide accurate enrollment or attendance information to competent authorities where legally required or otherwise lawfully permitted. An honest error promptly corrected, a visa refusal, or a good-faith question about accreditation or immigration requirements does not by itself constitute misconduct.

Protection of Reputation and Legitimate Complaints

Participants must not knowingly or recklessly publish or communicate materially false factual allegations about CA Institute, its services, staff, or partners that cause or create a demonstrable serious risk of harm to their reputation or legitimate business interests. This includes fabricating evidence, impersonating the Institute, and deliberately misrepresenting institutional documents. Such conduct may justify proportionate suspension or termination where it constitutes a serious breach. This provision does not restrict truthful reviews, honestly held opinions, good-faith complaints, lawful reports to authorities, protected disclosures, or the exercise of statutory rights. A negative review or disagreement alone is not grounds for termination or loss of a refund.

Decisions on Refusal Suspension and Termination

CA Institute will record the grounds for action and provide written notice stating the material reasons, the effective date, and the



financial consequences. Before a final termination decision, the Participant will normally have a reasonable opportunity to respond. Immediate suspension or termination may be necessary for serious fraud, threats, unlawful conduct, or an urgent and substantial risk to safety or lawful operations. Any urgent action will be reviewed promptly in light of the available evidence and the Participant's response. A Participant may request an internal review in writing within ten (10) business days of receiving the decision. Internal review does not limit access to courts, regulators, consumer dispute resolution, or other legal remedies. Decisions must comply with applicable anti-discrimination law.

Financial Consequences of Misconduct

Refusal, suspension, or termination for proven serious misconduct does not automatically entitle a Participant to a refund, and it does not automatically forfeit all payments. To the extent permitted by applicable law, no refund is due for services already properly supplied or for separately disclosed fees that have been lawfully earned and are validly non-refundable. CA Institute may claim documented losses caused by the breach and may deduct them from any refund only where a lawful right of set-off exists. Any deduction must be proportionate, itemized, and must not duplicate another recovery or operate as an excessive penalty. Any remaining prepaid amount for services not supplied must be refunded where required by law. Nothing in these Terms excludes mandatory cancellation, withdrawal, refund, or other consumer rights. This provision governs misconduct-related financial consequences notwithstanding any broader wording elsewhere in these Terms or Appendix B.

Application of Revised Misconduct Provisions

The revised misconduct provisions revised on October 2, 2026 apply to new agreements where they have been disclosed and accepted before conclusion of the agreement. For an existing agreement, they apply only following a valid agreed amendment or another lawful basis for their incorporation. Publication alone does not retrospectively change an existing agreement or remove rights that have already arisen.

Instructor and Staff Protection

All instructors, consultants, trainers, mentors, assessors, and staff members engaged by CA Institute provide services through contractual arrangements with CA Institute. Participants shall not directly solicit, recruit, contract, employ, or otherwise engage CA Institute instructors, consultants, trainers, or staff members outside of CA Institute services without prior written authorization. CA Institute reserves the right to terminate services, enrollment, or participation where such actions interfere with contractual relationships, institutional operations, or legitimate business interests.

Job Placement Disclaimer

CA Institute is not an employment agency and does not guarantee employment, internships, work placements, business opportunities, visa approvals, immigration outcomes, academic admissions, professional licensing, or other specific outcomes. CA Institute may provide advice, referrals, networking opportunities, career guidance, CV or resume assistance, interview preparation, and related support services on a reasonable-efforts basis.

Complaints Procedure

Participants are encouraged to raise concerns promptly and in writing. Complaints should be submitted to CA Institute as soon as reasonably possible and should include a description of the issue,

relevant supporting information, and any requested resolution. CA Institute shall make reasonable efforts to investigate complaints and provide an appropriate response. Complaints submitted more than thirty (30) days after the conclusion of a program, service, or event may not be considered.

Privacy and Data Protection

CA Institute processes personal information in accordance with applicable privacy and data protection laws, including the General Data Protection Regulation (GDPR) where applicable. Personal information may be used for admissions, enrollment, academic administration, student support, visa assistance, accommodation assistance, financial administration, legal compliance, quality assurance, and communication regarding services. CA Institute shall not disclose personal information to unauthorized third parties except where required by law, authorized by the participant, necessary for administration of services, or required for visa, accommodation, academic, financial, or legal purposes. CA Institute maintains reasonable administrative, technical, and organizational measures to protect personal information.

Withdrawal and Termination

Participants may withdraw from programs or services subject to applicable law, the refund policy, and any valid contractual obligations. CA Institute may suspend or terminate participation for non-payment, failure to meet attendance or academic requirements, or serious or repeated misconduct, subject to the applicable provisions of these Terms and Conditions. Refusal, suspension, and termination for misconduct, including false information or misuse of visa documentation, are governed by the grounds, decision process, and financial consequences set out above. Mandatory statutory rights remain unaffected.

Changes to Programs and Services

CA Institute reserves the right to modify program schedules, venues, instructors, teaching materials, course structures, delivery methods, services, administrative procedures, and institutional policies where reasonably necessary for academic, operational, legal, regulatory, or business reasons. Such changes shall not automatically entitle participants to refunds, compensation, damages, or cancellation rights.

Changes to these Terms and Conditions

CA Institute reserves the right to amend, revise, update, replace, or modify these Terms and Conditions at any time. The most current version shall be published through official institutional channels and shall take effect upon publication unless otherwise stated.

8. Force Majeure

CA Institute shall not be liable for any delay, interruption, modification, suspension, cancellation, loss, damage, failure to perform, or inability to provide services resulting from circumstances beyond its reasonable control.

Such circumstances may include, but are not limited to, natural disasters, floods, fires, earthquakes, severe weather events, epidemics or pandemics, public health emergencies, government actions or restrictions, immigration restrictions, visa processing delays, changes in laws or regulations, civil unrest, riots, acts of terrorism, armed conflicts, wars, labor disputes, transportation disruptions, utility failures, internet outages, technology failures, cybersecurity incidents, supplier failures, accommodation provider



failures, and events of Force Majeure recognized under applicable law.

Where such circumstances occur, CA Institute reserves the right to modify programs, change delivery methods, reschedule activities, postpone services, substitute instructors, change venues, suspend operations, or cancel programs where necessary. Such actions shall not automatically entitle participants to refunds, compensation, damages, reimbursement of travel expenses, accommodation expenses, lost income, indirect losses, consequential losses, or other financial claims. CA Institute shall make reasonable efforts to minimize disruption and communicate material changes where practicable.

9. Severability

If any provision of these Terms and Conditions is determined by a court, tribunal, governmental authority, or other competent body to be invalid, illegal, unenforceable, or contrary to applicable law, such provision shall be modified or interpreted to the minimum extent necessary to make it valid and enforceable.

If modification is not possible, the affected provision shall be deemed severed from these Terms and Conditions. The invalidity, illegality, or unenforceability of any provision shall not affect the validity, legality, or enforceability of any remaining provision, all of which shall remain in full force and effect.

The parties acknowledge that these Terms and Conditions shall continue to operate and be interpreted as closely as possible to their original intent notwithstanding the severance of any individual provision.

10. Governing Law and Jurisdiction

These Terms and Conditions shall be governed by the laws applicable to the legal entity providing the relevant service.

Services provided through CA Institute s.r.o. and ELD Consultancy & CPD s.r.o. shall be governed by the laws of the Czech Republic. Services provided through CA Institute LLC shall be governed by the laws of the State of California, United States of America.

Any disputes shall be subject to the jurisdiction of the competent courts having authority over the applicable legal entity providing the service.

11. Acceptance of Terms

By submitting an application, enrolling in a program, paying fees, accepting services, attending classes, participating in activities, or otherwise engaging with CA Institute, the participant acknowledges that they have read, understood, and accepted these Terms and Conditions.

These Terms and Conditions become effective on July 1, 2026 and supersede all previous versions of CA Institute Terms and Conditions.

These Terms and Conditions constitute the entire agreement between CA Institute and the participant unless superseded by a separate written agreement.

Appendix A - Administrative and Service Fees 2026/2027

The following fees apply unless otherwise agreed in writing by CA Institute.

Fee	Amount
Application Fee	EUR 250
Visa Assistance Fee	EUR 410
Registration Change Fee	EUR 200
Re-enrollment Fee	EUR 250
Accommodation Application Processing Fee	EUR 220
Accommodation Placement Fee	EUR 200
Brno Airport Transfer	1,000 CZK
Vienna Airport Transfer	EUR 200
Prague Airport Transfer	EUR 200
Courier Service Fee	3,500 CZK
Emergency Document Reissue Fee	3,500 CZK
One-to-One Language Instruction - 10 lessons, 50 minutes each	7,950 CZK

Program Tuition

Current tuition fees for academic programs, language programs, teacher training programs, professional development programs, consulting services, translation services, interpretation services, and other educational services are published on the official CA Institute website and may be updated periodically.

Students and clients shall be responsible for the tuition rates and fees applicable at the time of enrollment, invoicing, confirmation of seat, or service agreement unless otherwise agreed in writing. All tuition fees are separate from administrative fees, accommodation fees, visa assistance fees, transportation costs, insurance costs, government fees, embassy fees, and personal expenses.

Translation, Interpretation, and Consulting Services

Translation services, interpretation services, consulting services, executive coaching, institutional consulting, and customized professional services are quoted individually unless a separate fee schedule or written agreement applies.

Appendix B - Refund Schedule

All refund requests must be submitted in writing and accompanied by supporting documentation where applicable. Refund eligibility shall be determined by CA Institute in accordance with these Terms and Conditions.

Timing of Official Visa Refusal	Tuition Refund
More than 90 days before program start date	100% tuition refund less non-refundable fees
Between 89 and 61 days before program start date	50% tuition refund less non-refundable fees
Between 60 and 30 days before program start date	25% tuition refund less non-refundable fees
29 days or fewer before program start date	No refund
After program commencement	No refund



Refund requests must include official documentation confirming the visa refusal.

Non-Refundable Fees

- Application Fee
- Visa Assistance Fee
- Accommodation Application Processing Fee
- Accommodation Placement Fee
- Courier Fees
- Banking Fees
- Government Fees
- Embassy Fees
- Administrative Fees
- Third-Party Service Fees
- Translation and Interpretation Fees where work has commenced
- Consulting Fees where services have commenced

Approved refunds shall generally be processed within ninety (90) days of receipt of complete documentation and refund instructions. No refunds shall be issued after program commencement except where required by applicable law.