

## For companies

If a company is covering the training costs, in accordance with the reservation confirmation, you will receive an invoice named on company. The invoice has to be paid within 14 working days from the invoice issue date, but not later than starting date of the training. Reservation will be withheld until the payment is fully made.

## For individuals

If you are covering training costs as an individual, you will receive an invoice named on you as an individual. As an individual, you may choose between two payment options – payment in full or in installments. If you choose to pay in full, we will send you the invoice with 14 – 14-day payment term (no later than the starting date of the training), starting from the invoice issue date.

If you choose to apply as an individual and to pay in installments –submit your application by e-mailing: [scrum@puzzlesoftware.rs](mailto:scrum@puzzlesoftware.rs). We will send you the invoice the same day you have registered. For each installment, there will be a reference number within the invoice. If you opt for the installments, the fee for the training must be fully paid before the training starting date, as well.

Depending on the registration date, individuals can choose from 2 options: three or two installments.

**If you want to learn about installment options for a specific training, please contact us on: [scrum@puzzlesoftware.rs](mailto:scrum@puzzlesoftware.rs)**

## Methods of Payment

According to Payment Policy – Agile education you can use one of 2 payment methods:

1. Wire Transfer (Bank Transfer)
2. Payment Card

For domestic companies and individuals, all payments must be made in RSD, whereas foreign companies can pay in EUR in accordance with the invoice. No cash payments will be accepted! For additional online payment information, see Banca Intesa Terms & Conditions on this [LINK](#).

## Cancellation/Change Policy

In order to provide our customers with the best possible experience, as of July, 2019 Puzzle Software has enforced the Cancellation Policy to ensure that our customers are able to sign up for training they wish to attend. All payments have to be made no later than 5 business days prior to a training. If a reservation is made less than 5 days prior to the training, the payment needs to be made immediately. Training certificates will not be issued to any participant who is no-show (for any reason), to any participant who didn't attend the entire training (all training days) or to any participant who attended the training but didn't make the payment.

Cancellation period	Terms
More than 30 calendar days from a scheduled training start date	No penalty, 100% of the amount paid refund
15-30 calendar days from a scheduled training start date	60% of the amount paid refund
Less than 15 calendar days from a scheduled training start date	No refund

*\* No refund for no-show*

*Please Note: Puzzle Software reserves the right to cancel any training at any time with a notice to the participants. According to the Payment Policy – Agile education, if Puzzle Software cancels a course, participants may either opt for a transfer of the registration payment amount toward a future course or to receive a refund for the registration payment amount only. All other expenses are the responsibility of the participants.*