

October 2025

Payment Terms for Team Mastery 2025–2026

1. Program Fee and Additional Expenses

The total cost for the Team Mastery program is **6,980 euros per person** plus Finnish VAT (if applicable).

- A non-refundable registration fee equal to **10% of the program fee (+ VAT)** is due **one month prior to the start date**. If the registration is made less than one month prior to the start of the program, the registration fee will be charged immediately upon registration.
- **Participants are also responsible for arranging and directly covering all their own accommodation and travel expenses, which are paid to third-party providers (e.g., hotels).**

2. Payment Options and Invoicing

Participants can select one of the following payment options:

- **One installment:** The full program fee must be paid in a single installment prior to the start of the program.
- **Four installments:** The program fee can be divided into four batches, payable as follows: December 2025, February 2026, June 2026, and October 2026.

All invoices will be sent to participants via email. Payment instructions, including bank account details and payment references, will be provided in the invoice.

3. Program Start Conditions

To ensure the sustainability and meaningful experience of the program, a minimum of **10 participants** is required. The program will only commence if this minimum number is met. In the event the minimum is not reached, registered participants will be notified, and any advance payments will be refunded.

4. Late Payments

Late payments may incur penalties, interest, or cancellation of participation. Further details on payment terms, including acceptable payment methods, will be provided upon registration.

October 2025

5. Refunds and Cancellation Policy

The registration fee is strictly non-refundable under all circumstances, except if the program is cancelled by Tiimiakatemia® Global.

If the participant has chosen to pay the program in four installments and decides to withdraw from the program after it has started, no refunds will be provided for the installments already paid. However, no further installments will be charged for the remaining sessions.

If the participant has paid the full program fee in one installment and withdraws from the program after it has started, the non-refundable registration fee (448€) will be retained. The remaining portion of the fee will be refunded on a pro-rata basis, calculated according to the number of sessions that have not yet taken place at the time of withdrawal.

If the participant misses an individual session, no refund will be provided. Tiimiakatemia® Global will make reasonable efforts to arrange a replacement session.

6. Currency and VAT Details

All payments are to be made in euros (EUR). The program fee of 6,980 euros per person does not include VAT. Finnish VAT will be added to the total amount if required by law.

7. Contact Information

For billing inquiries or payment-related questions, please contact:

- Email: **info@tiimiakatemia.com**
- Subject line: **Team Mastery 2025–2026 Payment**
- Phone: **+358 40 521 1067**

October 2025

COMPANY PROFILE: TIIMIAKATEMIA GLOBAL

Tiimiakatemia Global Oy (Ltd; Finland) promotes Tiimiakatemia® learning and entrepreneurship development methods and trains educators, business managers and entrepreneurs to use them.

Tiimiakatemia Global has clients from 20 countries and collaborates with over 50 educational institutions from European Union and outside it.

The company provides staff training, coaching services and consulting on entrepreneurship, teamwork, team learning and leadership both to universities as well as private companies and individuals.

The company governs and distributes Tiimiakatemia® and teampreneur® trademarks amongst other trademarks.

Tiimiakatemia Global has been established in 1993.

The company's Finnish registration number is 1569781-6.

The company's current Managing Director is Dr. Heikki Toivanen.