

# MEMORANDUM OF AGREEMENT (Certificate Course)

## CONSENTING PARTIES

This memorandum of agreement is made on this ..... day of .....  
In the year 2009 between the following parties;

Kiro Kids P/L, as suppliers of course materials, tutorial assistance and administrative support for a one-year course leading to a Certificate in Chiropractic Paediatrics

and

Dr.....  
being an approved applicant to the said course

## DETAILS OF AGREEMENT

Appertaining to course fees, Dr.....agrees to pay to Kiro Kids the sum of:

- \$4500 AUD paid upfront
- \$1500 AUD paid upfront, followed by \$600 AUD per month for a period of 5 consecutive months

Payment will be by credit card deduction on the 1st day of each month. The payments represent capital only and no interest is payable on the principal sum at any stage.

## STATEMENT OF AGREEMENT

I, Dr..... agree to pay as per the above selected payment scheme without further authorization from Kiro Kids P/L.

Visa/Mastercard/Bankcard (Please circle)

Name on card

Number

Expiry date

Signature

No refund policy applies