

In-House - Terms and Conditions (TRAINING) (“Terms”):

1. Acceptance of Terms

1.1 By confirming a booking with Veracity Training & Counselling (“Company”, “We”, “Our”, “Us”), You (“Participant”, “You”, “Your”) agree to be bound by these Terms and Conditions (“Terms”), together with Our Privacy Policy, which forms part of these Terms by incorporation and is contractually binding. Please raise any questions or concerns with Us before confirming Your booking.

1.2 If You do not agree with these Terms or Our Privacy Policy, please do not use Our Services (“Services”).

1.3 For Your convenience, a glossary of definitions is included in Section 27 of these Terms.

1.4 By confirming Your booking, You acknowledge that You have read and understood these Terms and Conditions and Our Privacy Policy, and that You had the opportunity to ask questions and seek clarification before entering into this Agreement.

1.5 If there is an inconsistency, the order of precedence is: (a) these Terms; (b) the Quote/Invoice; (c) any other referenced document, unless expressly stated otherwise in the Quote.

2. Payment and Deposit

2.1 To secure Your booking, a Deposit of 50% of the total Course Fee is required unless otherwise stated in the Quote/Invoice.

2.1.1 In addition to the Deposit, You must complete Our relevant In-House Mental Health Questionnaire. The questionnaire is available on Our website:

- Standard MHFA Course – <https://www.vtac.life/inhouse-standard-questionnaire>
- Youth MHFA Course – <https://www.vtac.life/inhouse-youth-questionnaire>

2.2 The balance must be paid in accordance with the Payment Terms on the Invoice.

2.3 The Invoice will be issued and dated on the first day of the Course. If a cancellation gives rise to a cancellation fee, We may issue an Invoice reflecting that fee at the time the cancellation is received.

2.4 The Invoice will include:

(a) the agreed fixed-fee component (including the minimum number of Participants, which remains payable in full if the Course proceeds, even if the number of Participants falls below this minimum. This commercial minimum is distinct from the minimum number of Participants required by Mental Health First Aid International in order for the Course to be delivered, as set out in clause 3.6); and

(b) any per-Participant fee for additional Participants above the minimum.

(c) any applicable MHFA Learner Access Pass (LAP) fees, which are payable per Participant and are non-refundable once issued.

2.4.1 The number of Participants is confirmed at the start of the Course.

2.4.2 If extra Participants join after commencement, the Invoice will be updated.

2.4.3 Payment must be made against the updated Invoice within the Payment Terms specified.

2.5 Payments must be made by Bank Deposit unless otherwise agreed in writing. Where credit or debit card is used, merchant fees apply in addition to the Course Fee.

2.6 Providing incorrect or incomplete information may cause delays and/or impact Our Services and You may incur additional costs.

2.7 Funds are deemed received only when cleared in Our nominated account.

2.8 You must pay all amounts due under these Terms in full and without set-off, counterclaim, or deduction of any kind, except where required by law.

2.9 Amounts not paid when due accrue interest at 8% per annum, calculated daily and compounding monthly, until payment is received in full.

2.10 You agree to pay Our reasonable costs of collection (including legal fees on a solicitor-and-own-client basis) incurred in recovering overdue amounts.

2.11 Any deposit paid to secure a booking will be applied first against non-refundable items (clauses 3.1 and 3.2.1) and any applicable cancellation fees (clauses 3.2, 3.3, or 3.6). Where, under these Terms, You are entitled to a refund, only then will any surplus of the deposit (after such deductions) be refunded to You, less merchant processing fees. No refund will be payable if no refund entitlement exists or if the deductions equal or exceed the deposit.

2.12 We reserve the right to recover any reasonable costs directly arising from failed or reversed payments (for example, dishonour fees or chargebacks). Any surcharge applied to a payment will reflect only the genuine cost of processing that payment.

3. Cancellation Policy

3.1 Certain training materials and components—including, but not limited to, physical training materials, digital access fees, accreditation access fees, MHFA Manuals, MHFA Learner Access Pass (LAP) fees, and any MHFA or other third-party eLearning vouchers—may be included in the Course Fee or itemised separately. **All such materials and components that are marked as non-returnable or non-refundable on the Course listing, Quote, or Invoice are strictly non-refundable**

once ordered or issued, regardless of how far in advance the Course is cancelled. These items cannot be cancelled, returned, or refunded by the issuing body (including MHFA International or other relevant providers) once processed, and therefore remain payable in full in the event of cancellation.

3.2 For Courses **with an eLearning component** (such as, but not limited to, 'Blended Face-to-Face' and 'Blended Online' Courses):

3.2.1 A minimum non-refundable fee of \$155 applies per Participant for the eLearning component. Any MHFA Learner Access Pass (LAP) fees charged per Participant are also non-refundable once issued. These amounts remain payable regardless of how far in advance the Course is cancelled.

3.2.2 eLearning vouchers cannot be transferred to another person or Course.

3.2.3 If You cancel the entire Course **21 or more calendar days** before the first day of the Course, no cancellation fee will apply. However, non-refundable amounts identified in clauses 3.1 and 3.2.1 will not be refunded.

3.2.4 If You cancel the entire Course between **3 and 20 calendar days** (inclusive) before the first day of the Course, a cancellation fee of \$300 per Course will apply, in addition to the non-refundable amounts in clauses 3.1 and 3.2.1.

3.2.5 If You cancel the entire Course within **48 hours** of the first day of the Course, a cancellation fee equal to 100% of the Course Fee is payable. Non-refundable items listed in clause 3.1 will not be refunded.

3.3 For Courses **without an eLearning component**:

3.3.1 If You cancel the entire Course **21 or more calendar days** before the first day of the Course, no cancellation fee will apply. However, non-refundable amounts in clause 3.1, including any MHFA Learner Access Pass (LAP) fees, will not be refunded.

3.3.2 If You cancel the entire Course between **3 and 20 calendar days** (inclusive) before the first day of the Course, a cancellation fee of \$300 per Course will apply, in addition to the non-refundable amounts in clause 3.1, including any LAP fees, which will not be refunded.

3.3.3 If You cancel the entire Course within **48 hours** of the first day of the Course, a cancellation fee equal to 100% of the Course Fee is payable. Non-refundable items listed in clause 3.1 will not be refunded.

3.4 All cancellations of the entire Course must be made in writing and emailed to info@vtac.life to be eligible for any applicable Refund. We will confirm receipt of Your cancellation request in writing within 2 business days.

3.5 Any applicable merchant processing fees incurred by Us will be deducted from any Refund.

3.6 Mental Health First Aid International requires a minimum number of Participants for each Course. If Participant withdrawals or cancellations cause numbers to fall below this minimum, We are not permitted to deliver the Course. In such cases, the Course will be treated as cancelled by You, and the applicable cancellation fees in clauses 3.2 or 3.3 will apply, together with the non-refundable items set out in clause 3.1. This MHFA requirement is distinct from the commercial minimum in clause 2.4(a).

4. Course Eligibility

4.1 We cannot assure Your eligibility and will not provide a Refund (partial or full) if You are ineligible for any reason (for example, if You enrol in a 'Refresher' Course when not eligible).

4.2 You are responsible for ensuring Your eligibility in all circumstances.

5. Course Participation

5.1 Full attendance at the Course is required to obtain Accreditation, including successful completion of any required eLearning component(s), where applicable.

5.2 Course duration is specified by MHFA and/or as stated in Your booking confirmation, Course listing or Quote/Invoice.

5.3 Refunds will not be provided (partial or full) for incomplete Courses.

5.4 Refunds will not be provided (partial or full) if You do not achieve Accreditation. Accreditation outcomes are determined solely by MHFA International assessment criteria.

6. Rescheduling and Substitutions

6.1 Please notify Us at least 14 calendar days before the first day of the Course, and We will do Our best to accommodate Your request, subject to availability.

6.2 All rescheduling requests must be made in writing and emailed to info@vtac.life.

6.3 Rescheduling is permitted on one occasion only, to an Equivalent Course, and must occur within 6 months of the original Course date, subject to availability.

6.4 The amount invoiced will not be reduced if the rescheduled Course has fewer Participants than the original booking.

6.5 If a rescheduled Course does not proceed for any reason, and the original Course booking would have incurred a cancellation fee under clause 3 (Cancellation Policy), that cancellation fee remains payable.

6.6 You may substitute one Participant for another by giving at least 3 calendar days' written notice before the first day of the Course, provided the substitute Participant meets all eligibility criteria.

7. Training Room Requirements and Work Health and Safety

7.1 You are responsible for providing an appropriate venue and facilities for the delivery of the Course, as set out in the Training Room Requirements detailed in clause 27 (Definitions – Training Room Requirements).

7.2 You must ensure full compliance with all relevant work health and safety legislation and that adequate insurances are in place for the venue.

7.3 You are responsible for informing Us of any site-specific safety requirements or risks.

7.4 If the venue is not suitable or safe, We may refuse to deliver the Course and all associated costs will remain payable by You.

7.5 If You or any Participant are in crisis or require urgent support during training, please contact emergency services on 000 or Lifeline on 13 11 14.

8. Force Majeure

8.1 We will not be liable for any delay, failure, or inability to perform Our obligations under these Terms if the delay or failure is caused by an event beyond Our reasonable control, including but not limited to:

(a) an act of nature, lightning, fire, flood, severe weather conditions, or other natural disaster;

(b) strike, lock-out, or other industrial action;

(c) wars, hostilities, terrorist acts, riots, or civil commotion;

(d) compliance with any law, regulation, or order of any governmental body or court;

(e) epidemic, pandemic, illness, or sickness affecting Our trainers or facilitators, staff, or a significant proportion of Our Participants;

(f) failures, breakdowns, or interruptions in utilities, information technology, internet, telecommunications, or other communication services; or

(g) any other cause, whether of a kind specified above or otherwise, which is not reasonably within Our control.

8.2 If such an event occurs, We may modify or cancel a Course at short notice.

8.3 If this happens, We will use reasonable efforts to notify You as soon as practicable. You will be offered the option to reschedule or receive a full Refund.

8.4 Refunds for cancellations initiated by You remain subject to clause 3 (Cancellation Policy) and the Australian Consumer Law.

8.5 Nothing in this clause excludes or limits any rights or remedies You may have under the Australian Consumer Law.

9. Appropriate Conduct

9.1 We maintain a zero-tolerance approach to Inappropriate Conduct. This includes physical and non-physical actions such as violence, verbal abuse, threats, harassment, discriminatory remarks, offensive language, or other threatening behaviour. Our goal is to maintain a safe, respectful, and inclusive environment for everyone, free from bullying, harassment, aggression, and discrimination.

9.2 You agree to act in a peaceful and constructive manner, treat Our team with respect, and follow any reasonable guidelines We provide.

9.3 If We reasonably believe that Your conduct is inappropriate, threatening, or otherwise compromises safety or wellbeing, We may terminate or refuse Service without Refund, subject to Your rights under the Australian Consumer Law.

9.4 Where inappropriate conduct occurs, and where safe and appropriate, We may notify a relevant referring organisation (if applicable) and/or relevant authorities where We are lawfully permitted or required to do so.

10. Quotes

10.1 Quotes are valid for 30 days unless otherwise stated.

10.2 If You need more time or have questions, please contact Us.

10.3 We reserve the right to reject a Quote, but will use reasonable efforts to find a suitable alternative.

11. Confidentiality and Privacy

11.1 We respect Your privacy. All personal information will be handled in accordance with the Privacy Act 1988 (Cth) and Our Privacy Policy (which forms part of these Terms).

12. Liability and Indemnity

12.1 To the extent permitted by law, neither Veracity Training & Counselling nor Our directors, employees, licensors, contractors, or agents will be liable for any loss, damage, injury, emotional distress, or expense (whether direct, indirect, incidental, special, or consequential) arising from Your use of, or reliance on, Our Services, except to the extent that such liability cannot be excluded under the Australian Consumer Law.

12.2 Our engagement is solely with You. We are not liable to any Third-Party. If You book Our Services on behalf of another person or organisation (including employees, volunteers, or others), You are responsible for ensuring they are informed of, and agree to, these Terms.

12.3 You agree to indemnify and hold harmless Veracity Training & Counselling and Our directors, employees, licensors, contractors, and agents from any claims, liabilities, damages, and expenses (including reasonable legal fees) arising out of or related to: (i) Your use of the Services, (ii) Your violation of these Terms, (iii) any booking made on behalf of a Third-Party,

or (iv) any claim brought by a Third-Party relating to Your use of the Services, except to the extent caused or contributed to by Our negligence or wilful misconduct, and to the extent permitted by law.

12.4 Nothing in these Terms limits or excludes any rights, guarantees, or remedies You may have under the Competition and Consumer Act 2010 (Cth) or other applicable legislation.

13. Additional Policies

13.1 You agree to comply with Our Privacy Policy, which forms part of these Terms by incorporation and is therefore contractually binding. If there is any inconsistency between these Terms and the Privacy Policy, the Privacy Policy will prevail to the extent necessary to ensure compliance with applicable privacy laws.

13.2 You also acknowledge the existence of Our other internal policy documents, including (without limitation) Our Code of Conduct, Wellbeing Policy, and Psychosocial Policy. These documents guide the way We deliver Our Services and outline the standards of conduct We expect, but they do not themselves form part of this Agreement and are not contractual terms.

13.3 While not contractual, these policy-level documents remain important guidance that We may rely on to manage Our Services and set expectations for behaviour. Updates to these documents may be made by Us from time to time, and changes take effect immediately upon publication on Our website or other official platform.

14. Refunds

14.1 Once a refund is approved, We will process it within seven (7) business days of approval using the same payment method, unless otherwise agreed in writing.

14.2 Refunds are not provided in circumstances other than those set out in these Terms, except where required by law or under the Australian Consumer Law consumer guarantees.

14.3 If a refund is payable because You cancel a Course, any applicable merchant or transaction processing fees incurred by Us may be deducted from the refund, except where prohibited by law. If We cancel a Course, You will receive a full refund with no deduction.

15. Intellectual Property

15.1 All intellectual property rights in Our Services and materials are owned exclusively by Veracity Training & Counselling or Our licensors. All materials provided in the course of Our Services, including worksheets, handouts, and online content, remain Our property. Intellectual property rights are protected under the *Copyright Act 1968 (Cth)*.

15.2 You are permitted to use the materials provided solely for Your personal use as intended. You must not copy, reproduce, adapt, modify, share with any Third-Party, publish, sell, or otherwise commercialise any part of the materials without Our prior written consent.

15.3 Some materials provided during a Course may include or incorporate third-party content under licence. Such materials remain the intellectual property of their respective owners and are provided to You for personal use only.

15.4 Nothing in this clause prevents You from exercising any rights granted under the *Copyright Act 1968 (Cth)*, including fair dealing rights.

16. GST

16.1 All amounts specified in these Terms, any quote, or any invoice are exclusive of Goods and Services Tax (GST). Veracity Training & Counselling is not currently registered for GST, and no GST is charged on Our Services.

16.2 If Veracity Training & Counselling becomes registered for GST in the future, GST will be added to all taxable supplies at the applicable rate, and updated invoices will be issued accordingly.

16.3 All amounts are expressed in Australian dollars (AUD).

17. Notices

17.1 Operational communications (for example, scheduling, reminders, and general updates) may be given by phone, SMS, or email.

17.2 Formal notices under these Terms (including notices of termination, dispute notices, assignment, variation, or legal process) must be in writing and sent by email.

17.3 Our email notice address is info@vtac.life (or as updated on Our website).

17.4 Your email notice address is the address supplied to Us, whether provided directly by You or through a referring agency at the time of booking or as updated by You in writing.

17.5 Your phone notice number is the number supplied to Us, whether provided directly by You or through a referring agency at the time of booking or as updated by You.

17.6 A notice sent by email is taken to be received when it becomes capable of being retrieved by the recipient at the email address to which it was sent, unless an automated undeliverable message is received. We are not responsible for delays caused by spam filters, email security settings, or similar issues beyond Our control.

17.7 A message sent by phone or SMS is taken to be delivered when sent to the number You provided. However, such messages are not valid for formal or legal notices, which must comply with clause 17.2.

18. Dispute Resolution

18.1 We value feedback from Participants and other stakeholders. You are encouraged to share comments, compliments, or concerns about Our Services at any time so We can address issues promptly and continue to improve.

18.2 If You wish to make a complaint, please contact Us in writing at info@vtac.life. We will acknowledge receipt of Your complaint within five (5) business days and aim to provide a considered response within thirty (30) days wherever possible. We endeavour to resolve all matters respectfully, fairly, and in good faith.

18.3 All feedback and complaints are handled confidentially and professionally. Raising a complaint will not affect Your ongoing access to Services or the manner in which You are treated by Us.

18.4 If a disagreement arises between You and Us about these Terms or their operation, both parties agree to make reasonable efforts to resolve the disagreement promptly through consultation and negotiation in good faith.

18.5 If the matter cannot be resolved by negotiation, either party may request that the matter be referred to an independent mediator agreed upon by both parties.

18.6 The costs of mediation will be shared equally, unless otherwise agreed in writing.

18.7 Nothing in this clause prevents either party from exercising any rights or remedies available under these Terms or at law, including the right to seek urgent interlocutory or injunctive relief.

19. Assignment

19.1 You must not assign, transfer, or novate any rights or obligations under these Terms, in whole or in part, without Our prior written consent.

19.2 We may assign, transfer, or novate Our rights or obligations under these Terms to a successor, affiliated entity, or service provider by giving notice to You in accordance with clause 17 (Notices), provided that such assignment does not materially prejudice Your rights.

20. Governing Law and Jurisdiction

20.1 These Terms are governed by the laws in force in New South Wales, Australia.

20.2 Each party irrevocably submits to the exclusive jurisdiction of the courts of New South Wales and the Commonwealth courts of Australia competent to hear appeals from those courts.

20.3 Clauses relating to Intellectual Property, Confidentiality, Liability and Indemnity, payment obligations, and this clause 20 (Governing Law and Jurisdiction) survive the expiry or termination of these Terms.

21. Changes to Terms and Conditions, Policies and Code of Conduct

21.1 We may update these Terms or Our Privacy Policy from time to time where required by law, professional standards, or operational necessity.

(a) The latest version of these Terms, showing the revision date, will be available at <https://www.vtac.life/vtac-mhfa-tcs-in-house>.

(b) The latest version of Our Privacy Policy, showing the revision date, will be available at <https://www.vtac.life/vtac-privacy-policy>.

21.2 If We make a material change that significantly affects Your rights or obligations, We will provide reasonable advance notice (normally at least fourteen (14) days) by email in accordance with clause 17 (Notices), unless urgent legal or safety requirements make shorter notice necessary.

21.3 If You reasonably consider a change to have a materially adverse impact on You, You may end Your agreement with Us without penalty by written notice before the change takes effect.

21.4 Non-material or administrative amendments (for example, corrections of typographical errors or updates to contact details) may take effect immediately upon publication.

21.5 Any change made under this clause does not apply retrospectively and does not affect any rights or obligations that accrued before the change.

21.6 Our other internal policy documents, including (without limitation) Our Code of Conduct, Wellbeing Policy, and Psychosocial Policy, are not contractual terms. They may be updated from time to time, and such updates take effect immediately upon publication.

21.7 If You do not agree to a change to these Terms or to Our Privacy Policy, Your sole remedy (other than termination under clause 21.3 where applicable) is to stop using Our Services. Where required by law, the Privacy Policy will prevail to the extent necessary to ensure compliance with applicable privacy obligations.

22. Entire Agreement

22.1 These Terms, together with any quote, invoice, and any policies or documents expressly incorporated by reference (including Our Privacy Policy), constitute the entire agreement between You and Us and supersede all prior discussions, representations, or agreements relating to the same subject matter.

22.2 No representations, warranties, or understandings have effect unless expressly included in these Terms, to the extent permitted by law.

23. Severability

23.1 If any provision of these Terms is found to be invalid, illegal, or unenforceable, that provision will be severed or read down to the extent necessary to make it valid and enforceable. The remainder of the Terms will continue in full force and effect.

23.2 It is the intention of the parties that these Terms remain valid and enforceable to the fullest extent permitted by law.

24. No Waiver

24.1 A failure or delay by either party to exercise any right, power, or remedy under these Terms does not constitute a waiver of that right, power, or remedy.

24.2 A single or partial exercise of a right, power, or remedy does not prevent any further or future exercise of that right, power, or remedy or the exercise of any other right, power, or remedy.

25. Disclaimer

25.1 We deliver Our Services with due care and skill in accordance with relevant professional standards. However, Veracity Training & Counselling does not provide medical advice or medical diagnoses.

25.2 Our Services are not, and should not be considered, a substitute for professional medical advice, diagnosis, or treatment from a registered doctor or other qualified health professional. If You have medical or psychiatric concerns, You should seek advice from an appropriately qualified practitioner.

25.3 Our training services are educational in nature and are not counselling, psychotherapy, or any form of therapeutic intervention. Participation in training does not create a counsellor–client relationship between You and Us. If You require counselling support, this must be arranged separately under a counselling service agreement with Us in Our capacity as a clinical counsellor.

25.4 While We take reasonable care to ensure that information provided is accurate and evidence-based, We accept no responsibility for any diagnoses made, actions or inactions taken, or conclusions drawn by You or any Third Party based on that information. You remain responsible for how You interpret and apply any information provided during or after a Course.

25.5 Nothing in this Disclaimer excludes, restricts, or modifies any rights, guarantees, or remedies which cannot be lawfully excluded under the *Competition and Consumer Act 2010 (Cth)* or the Australian Consumer Law.

26. Interpretation

26.1 Headings are for convenience only and do not affect interpretation.

26.2 A reference to “including” or similar expressions means “including without limitation”.

26.3 A reference to a party includes that party’s executors, administrators, successors, permitted assigns, or trustees.

26.4 A reference to any statute, regulation, or other law includes that law as amended, re-enacted, consolidated, replaced, or supplemented, and any subordinate or delegated legislation made under it.

26.5 If a word or phrase is defined, its other grammatical forms have a corresponding meaning.

26.6 The singular includes the plural and vice versa.

26.7 Capitalised terms have the meanings given in the Definitions section.

27. Definitions

For the purposes of these Terms and Conditions, the following Terms shall have the meanings set forth below:

Accreditation means formal recognition by the relevant body, for example MHFA, that a Participant has successfully completed a Course.

ACL means the Australian Consumer Law, being Schedule 2 to the Competition and Consumer Act 2010 (Cth).

Agreement means the agreement formed by these Terms between You and Us.

Blended Face-To-Face / Blended Online / Refresher are Course types as defined by MHFA.

Company means either Veracity Training & Counselling or Veracity Training Services (ABN 19738756107), referred to as ‘We’, ‘Our’ or ‘Us’.

Course means any training, program, workshop, seminar or related service provided by Us.

Course Eligibility means the criteria that must be met by Participants to enrol and participate in a Course, resulting in the ability to become Accredited.

Deposit means the initial payment specified in the Quote or Invoice that must be paid to secure the booking.

eLearning means learning via electronic media, typically conducted online.

Equivalent Course means a Course of the same type, content, or duration as the original Course booked.

Force Majeure has the meaning given in clause 8.1.

Inappropriate Conduct means any behaviour that is abusive, threatening, harassing, discriminatory, offensive, or otherwise inconsistent with maintaining a safe, respectful, and inclusive learning environment, or as further described in Our policies (including Our Code of Conduct, if applicable).

Intellectual Property means Copyright, know-how, inventions, processes, Confidential Information, trademarks, designs, and patents (whether registered, unregistered or applied for), whatever the form of any of these items, and the entire copyright in all Works.

MHFA is an acronym for "Mental Health First Aid" which is used in these Terms and Conditions connotatively to also denote the legal entity "Mental Health First Aid International".

MHFA Learner Access Pass (LAP) means the mandatory fee set by Mental Health First Aid Australia that all Participants must pay. This fee includes access to the MHFAider Champions Hub and is non-refundable once issued.

Participant means any person who is, who will be, enrolled in, or is attending a Course.

Quote means a written document provided by Us to You setting out the price and details of Services offered.

Refund means a repayment of money by Us to You in accordance with these Terms.

Services means the provision of Courses and related training services by Us.

Terms means these Terms and Conditions.

Third-Party means an external entity not directly involved in a transaction or agreement between You and Veracity Training & Counselling but may be affected by it.

Training Room Requirements means the minimum venue and facility standards specified by Us for the safe and effective delivery of Courses. Specific facility standards are:

- A suitable on-site training room equipped with:
 - Appropriate audio-visual facilities - including projector/screen or TV, speaker system.
 - Wi-Fi access.
 - On-site personnel available to ensure connectivity to all of the aforementioned.
 - Suitable, free, on-site parking, or parking within close proximity to the training venue.
 - Suitable setup and pack-up timeframes.

VTAC has the same meaning as Company.

You means the organisation or person who books or pays for the Services and, where the context permits, includes individual Participants

28. Contact Us

If You have any questions or concerns about these **In-House - Terms and Conditions**, please contact Us at Veracity Training & Counselling; Email: info@vtac.life.