

# Fruska Iskra

Montessori Centre for Children and Parents

Legal entity: Natalia Kochetkova PR Ostalo Obrazovanje Novi Sad  
Laze Nancica 23, Novi Sad, Srbija | PIB: 66745171 | +381629353860

## Public Offer (General Terms)

Terms of Service · Refund Policy · Service Delivery

*Effective date: March 23, 2026*

### 1. General Provisions

This Public Offer governs the relationship between Natalia Kochetkova PR Ostalo Obrazovanje Novi Sad, operating under the brand Fruska Iskra / Montessori Centre (the "Centre"), and parents, guardians or adult students (the "User"). By using the Centre's services, the User accepts this Offer in full.

### 2. Services

- Full day (Montessori programme) - children aged 6-12, 08:30-16:30
- After-school care - homework support and Montessori environment
- Workshops, field trips, project-based learning
- Parent consultations and group meetings

The Centre reserves the right to modify the schedule or programme with reasonable advance written notice.

### 3. Fees and Payment

- Full day: €420/month (meals not included)
- After-school care: €230/month
- Meals (optional): €100/month
- Enrolment fee: €300 (one-time, non-refundable)
- 10% sibling discount for the second child and beyond in the same family

Monthly fees are due by the 5th of each month, paid by bank transfer or card through the bank's secure payment portal. Delays exceeding 15 days may result in a temporary suspension of services.

## 4. Schedule and Service Delivery

### Location

All services are provided at: Laze Nancica 23, Novi Sad, Srbija. Transport is not included.

### Daily schedule

- 08:30-09:00 - Children's arrival
- 09:00-12:00 - Morning work cycle (Montessori lessons)
- 12:00-14:00 - Lunch, outdoor walk, free play
- 14:00-16:00 - Project work and creative activities
- 16:00-16:30 - End of day, afternoon snack

After-school care: 14:00-18:00. The Centre is closed on weekends and public holidays.

## 5. Enrolment and Withdrawal

Enrolment is completed by signing an educational services agreement for one academic year (September-June).

### Withdrawal from the Centre:

The User must provide written notice of withdrawal at least 30 days in advance. Withdrawal takes effect from the first day of the month following the end of the notice period. Verbal notice is not valid.

## 6. Refund Policy

### Enrolment fee

- Cancellation 30+ days before the school year starts → full refund
- Centre unable to provide the service → full refund
- All other cases → non-refundable

### Monthly tuition

- Notice by the 5th of the month → 100% refund for that month
- Notice between the 6th and 15th → 50% of monthly fee is retained
- Notice after the 15th → no refund for that month

*Withdrawal notice must be submitted in writing only (e-mail or agreed messaging app). Verbal notice is not valid.*

### Missed classes

- Days missed due to the Centre's fault → make-up sessions or proportional refund

- Child's absence due to illness or personal reasons → no refund

## Process

- Submit request to: [kochetkova.natalia.an@gmail.com](mailto:kochetkova.natalia.an@gmail.com) or +381629353860
- Response within 7 business days; payment within 14 business days
- Card refunds: 5-10 business days depending on the bank

## 7. Obligations

- User: timely payment, advance notice of absences, compliance with house rules
- Centre: quality Montessori education, safe environment, timely communication

## 8. Governing Law and Contact

Serbian law applies. Disputes are subject to the jurisdiction of the court in Novi Sad. Changes notified at least 15 days in advance.

- E-mail: [kochetkova.natalia.an@gmail.com](mailto:kochetkova.natalia.an@gmail.com)
- Phone: +381629353860
- Website: [iskramontessori.com](http://iskramontessori.com)

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### Company details

Legal entity: Natalia Kochetkova PR Ostalo Obrazovanje Novi Sad

Address: Laze Nancica 23, Novi Sad, Srbija

PIB: 66745171

Phone: +381629353860

E-mail: [kochetkova.natalia.an@gmail.com](mailto:kochetkova.natalia.an@gmail.com)