

PAYMENT AND REFUND POLICY



Participants, clients, and patrons have several options when registering for programs, purchasing retail items and registering for events. They are as follows:

Purchasing Retail Items:

1. Products with a value of \$90 or greater must be paid in full on purchase.
2. Products that are ordered with a value of \$90 or greater must be paid in full on purchase.
3. Products that are ordered with a value less than \$90 must be paid on or before product pick up.
4. Products with a value less than \$5 may be placed on account provided the account has a balance less than \$20.

Registering in Programs:

1. Full program payment
 - a. Full cost of the program must be paid by the participant upon registration.
 - b. The program must be registered in FGPC's MindBody system at time of purchase.
2. Monthly payment option (appointed staff member only, programs only)
 - a. The program will be charged to the participant's MindBody account and monthly payments will be withdrawn at the beginning of each month (unless alternative withdrawal arrangements have been made with the appointed staff member).
 - b. Only one staff member will be in charge of monthly payments. Monthly payments cannot start until that staff member has approved this option and credit card details or post dated cheques have been provided.
 - i. Post-dated cheques can be made out to Fairway Gorge Paddling Club and will be stored in the safe for the appointed staff member to process with the other monthly payments.
3. Program fees may be charged to individual accounts, providing that outstanding fees on account are paid in full within two business days.

Program Early Bird Discounts: Early Bird Discounts will only apply to participants who register (and make full payment or set up payment option 2) before the discount end date. Paddlers who change from one program to another or register past that early bird deadline are not eligible for posted discounts.

Registering for FGPC Events:

1. Payment for FGPC events must be made prior to the team/individual participating in the event unless otherwise stipulated in the event registration package.

Program Refunds and Pro-Rate:

1. All products are non refundable and non exchangeable.
2. All programs are non refundable, unless exceptional circumstances (e.g. documented medical issues) are presented and permission is given by the club manager.
3. Refunds will be issued by the club manager or by a staff member, as approved by club manager.
4. Programs may be refunded if the client is already enrolled in a program being run in the same season as the program that they are leaving.
5. A 15% administrative fee will be applied to all refunds and pro-rated discounts on club programs. See formulas in section below.

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6. If a program is discontinued by the club, for any reason, the club manager may authorize a Discontinued Refund and the paddlers will be deemed eligible for a Discontinued Pro Rate.

Formulas:

Refund Amount	= (original price ^{*3} *time prevailing ^{*1} /total time ^{*2})-(original price ^{*3} * 0.15)
Pro Rate Amount	= (original price ^{*3} *time remaining ^{*4} /total time ^{*2})+(original price ^{*3} * 0.15)
Discontinued Refund	= (original price ^{*3} *time prevailing ^{*1} /total time ^{*2})
Discontinued Pro Rate	= (original price ^{*3} *time remaining ^{*4} /total time ^{*2})

- *1 Time Prevailing: equal to the total length of the program (months) minus the total number of calendar months that have transpired plus one month for any additional days totalling more than 20.
- *2 Total time: equal to the number of full months in a program length plus an additional month if the remaining amount of time is equal to or greater than 10 days.
- *3 Original Price: equal to the price of enrolment in the program 72 hours prior to the first meeting of the program.
- *4 Time remaining: equal to the total number of full calendar months remaining.