



Purchase 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:

Registering in Programs:

There are two options for registering in programs:

1. The payment may be made in full at the time of registration, or
2. The payment may be made via a Monthly Payment option. (Administered only by designated staff members)
 - a. Accepted credit card information must be provided at time of registration.
 - i. Cash and Cheque are not accepted for monthly payment.
 - b. Monthly Payments are exempt from Pro-Rate discount.
 - c. Monthly Payments are only available for programs lasting a full season.
 - i. This option is only available for the first month of registration.
 - ii. A Prorated Discount may not be applied with 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 must be made in full by the date posted in the registration package and/or on the FGPC website.
 - a. Refund? *Registration may be refunded up to 50%, until a date 1 month prior to the date specified. Past that date, all registration is final.*

Program Refunds:

1. All programs are non refundable, unless exceptional circumstances (e.g. documented medical issues) are presented and authorization is given by the club manager.
2. Refunds will be issued by the club manager or by a staff member, as approved by club manager.
3. Paddlers may change between programs, run in the same season. A 15% administrative fee will be applied on the difference. *



4. A 15% administrative fee will be applied to all refunds and Pro-Rated discounts on club programs. See formulas in section below.
5. If a program is discontinued by the club, for any reason, the club manager may authorize a Discontinued Refund and the registrants will be able to register in a concurrent program exempted of the 15% administrative fee. See Discontinued Pro Rate.
6. Cancellation of a monthly payment contract requires one full calendar months notice. If this notice is not given, a final months payment will be taken before the contract is terminated.

Refund Amount	= $(P \cdot R / T) - ((P \cdot (T - R) / T) \cdot 0.15)$
Switching Programs	= $(oP \cdot (T - R)) / T + (nP \cdot (R / T)) + (oP - nP \cdot 0.15)$
Refund on Switching Programs	= Amount Paid - New Program Cost
Discontinued Refund	= $(\text{original price}^{*3} \cdot \text{time prevailing}^{*1} / \text{total time}^{*2})$
Discontinued Pro Rate	= $(\text{original price}^{*3} \cdot \text{time remaining}^{*4} / \text{total time}^{*2})$

nP	New Program Price
oP	Original Program Price
P	Program Price
R	Number of Months remaining in program (integer)
T	Total number of Months in program

* To calculate the cost of switching between programs: use the Switching Programs formula to determine the new cost of the program (it will comprise a partial year at one rate, and the rest at another), The use the Refund on Switching Programs to determine the refund amount. If the new price is higher than the amount paid, the refund amount will be negative and will be equal to the outstanding balance.

Ex:

A paddler who has enrolled in program costing \$240 starting at the beginning of september which runs until the end of march a) would like a refund. The date is October 15th, and 30 days notice is required

$$\begin{aligned} a) & (240 \cdot 3 / 6) - ((240 \cdot (6 - 3) / 6) \cdot 0.15) = \\ & 120 - 120 \cdot 0.15 = \\ & 120 - 18 = 102 \end{aligned}$$

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 that \$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.
5. All Products are non refundable and non exchangeable.