



Payment Agreement – Y Outdoor School

The YMCA-YWCA of Vancouver Island is a charity dedicated to building healthy communities and will subsequently be referred to as "YMCA-YWCA".

1. Payment

The YMCA-YWCA is authorized to deduct payments as per the payment plan automatically from the customer's payment card.

Separate registrations may be charged to the customers' account individually on each payment date.

2. Payment Changes

The customer is responsible for updating any changes to their payment information. This includes if the customers' payment method expires or changes. The customer may change their payment information on the Online Services portal a minimum of one (1) day before the next payment date.

To request the YMCA-YWCA change your payment information call the YMCA-YWCA a minimum of three (3) days before the next payment date. Please note there are currently limited phone in hours.

3. Returned Payments

If a payment is declined for insufficient funds or any other reason, the YMCA-YWCA will attempt to withdraw fees three (3) additional times within fifteen (15) days from the payment date.

The customer is responsible for payment of all returned/declined fees within 30 days. If additional attempts to collect payment are unsuccessful the registration and all associated registrations and/or memberships with the YMCA-YWCA will be cancelled. We are unable to renew a YMCA-YWCA membership if the customer has an outstanding balance on their account from any transaction.

4. Cancellation and Refund Policy

All cancellations must be received in writing fourteen (14) days prior to the payment date. If sufficient notice is not provided the next payment will be charged with no refund.

All refunds are subject to a \$50 administration fee; including medical cancellations.

The customer has certain recourse rights if any debit does not comply with this agreement. For example, the right to receive reimbursement for any debit that is not authorized or not consistent with this PAD Agreement. To obtain more information on my recourse rights visit www.cdnpay.ca. This pre-authorized debit agreement is for personal use.



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The customer agrees to waive the right to receive written notification of the amounts and the dates for each pre-authorized payment and agrees to waive the right to receive written notification of changes in the amounts and/or dates of future pre-authorized payments.

All outstanding balances must be paid in full prior to rejoining or receiving any future services at the YMCA-YWCA of Vancouver Island.