



Payment Agreement – Outdoor Centre Camp Thunderbird

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 on the set calendar dates on the payment plan I select (from the customer's payment card).

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

Once registration has been completed fees will be charged based on the total cost at the time of registration and any payment plan selected. YMCA-YWCA camp fees are subject to change. Any new fee(s) will be charged for future new registrations, including transfers. Notification of changes in camp program fees will be posted YMCA-YWCA website.

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 or visit in person the YMCA-YWCA a minimum of one (1) day before the next payment date.

3. Returned Camp Payments

If a pre-authorized payment is returned or 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. Camp Cancellation and Refund Policy

All cancellations must be received before May 1st. Notice must be provided in writing. All refunds (including bussing) are subject to a 25% administration fee based on the total fees (including any



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scheduled payments). Medical cancellations accompanied by a physician's note will receive a full refund less a \$50 administration fee. **After May 1st camp fees are non-refundable.**

No refunds will be issued in instances where a camper is removed during a camp program at the choice or request of the camper or camper's parent(s)/guardian(s) or is dismissed from camp for contravention of the camp commitment.

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.

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.