



Cheema Aquatic Club

Program Policies

Program Withdrawal & Refund Policy

Created: January 2026
Reviewed:
Revised:
Board Approval: February 2026

SCOPE

1. This policy applies to all Cheema Aquatic Club (Cheema) programs that require registration.

COMMUNICATION OF POLICY

2. This policy is communicated to registrants
 - a. At the point of registration. This includes a notification before payment on the registration website, with a check box to confirm that the registrant has read and agrees to the policy.
 - b. In the confirmation of registration email.
 - c. In all communication, such as Cheema social media, advertisements, program handbooks, email and verbal communication.
3. Registration with Cheema constitutes acknowledgement and acceptance of this Refund Policy.

REFUND CONDITIONS AND LIMITATIONS

4. **Refunds are not available under any circumstances, other than the conditions and limitations outlined in this policy.**
5. The registrar must be notified in writing (registrar@cheema.ca) to request a refund upon withdrawal from the program (that is, the cancellation of registration). The date of the written notification is considered the reference date on which the refund conditions are based.
6. Non-refundable fees

The following fees are non-refundable in all circumstances:

- a. Atlantic Division Canoe Kayak Canada (ADCKC) and Canoe Kayak Canada (CKC) fees, which are included in the registration fee for many of Cheema' programs. Cheema pays the fees to the outside organizations for the member.
- b. Cheema's capital fund fee; and

- c. Boat storage fees.
7. Cheema summer programs (July and August)
- a. Withdrawal from the summer program must occur prior to program start or within the first 5 days after the full summer program commenced. If these conditions are met, refunds are issued based on a pro-rated registration fee that accounts for time in the program. A \$50 administrative fee will be charged.
8. All Other Cheema programs:
- a. This includes programs with weekly, monthly or annual payments.
 - b. Withdrawal prior to the program commencing – The refund is issued based on 100% of the registration fee, minus a \$50 administrative fee.
 - c. Withdrawal after the program has commenced
 - i. One-day or one-week programs – There is no refund after the program has commenced.
 - ii. One-month programs – Withdrawal must occur prior to program start or within the first day of the program. If these conditions are met, a refund is issued based on a pro-rated registration fee that accounts for time in the program. A \$50 administrative fee will be charged.
 - iii. Full-year or multi-month programs -
 - 1. Installments / Monthly fee payments – The monthly fee is charged for: The month in which the withdrawal notification occurs, and the subsequent month. A \$50 administrative fee will be charged.
 - 2. One-time payment – The monthly fee is charged for: The month in which the withdrawal notification occurs, and the subsequent month. A refund is issued for all subsequent months of the program. A \$50 administrative fee will be charged.
9. Cheema may designate a program as non-refundable where delivery of the program is contingent on minimum participants or third-party costs (such as a first aid course or similar). In this circumstance, Cheema shall explicitly indicate that the program is non-refundable at the time of registration.
10. Where Cheema is responsible for cancelling all or part of a program:
- a. The \$50 administration fee is not charged.
 - b. Full Program Cancellation – A refund is issued based on 100% of the registration fee.
 - c. Partial Program Cancellation – A pro-rated refund is issued based on the percentage of program remaining. The option to transfer the program fee to a future registration is permitted, upon request to Cheema.
 - d. Single Session Cancellation – Cheema has the right to reschedule or cancel programs due to factors not within its control (such as weather incidents, water/power failures).

11. No refund is issued if a participant leaves or is asked to leave a program due to a disciplinary issue.

PROCESSING OF REFUNDS

12. Method – Refunds are processed to the original method of payment used at the time of registration.

13. Timing – Refunds will be issued within 4 weeks of confirmation by the registrar that the refund conditions have been met.

POLICY REVIEW DATE

October 2026.