

# Cancellation and Refund Policy

The following Cancellation and Refund Policy applies to registrations, programs, retreats, coaching packages, or events unless otherwise stated in writing.

## Cancellation by Participant

A participant may cancel their registration or participation by submitting a written cancellation request in accordance with the program's stated cancellation requirements.

Upon an approved cancellation:

- The participant will receive a **refund of the full amount paid, minus any non-refundable processing or transaction fees** charged by the payment processor (e.g., credit card, online payment platform, or bank processing fees).
- Processing fees are retained by the payment system and are not recoverable by the organizer.

## Refund Processing Timeline

Refunds will be issued promptly and without unnecessary delay once the cancellation is confirmed.

- The refund will be initiated as soon as the payment system completes its refund process.
- The timing of funds appearing in the participant's account is determined by the participant's financial institution or payment provider and is outside the control of the organizer.

## Method of Refund

Refunds will be issued to the **original form of payment** used at the time of purchase unless otherwise agreed in writing.

## Acknowledgement

By registering and submitting payment, the participant acknowledges and agrees to this Cancellation and Refund Policy, including the understanding that processing fees are non-refundable and that refund timing depends on the payment system and financial institution.