The Camino Experience - Payment & Cancellation Policy

PAYMENT POLICY – Group program

If you register at least seven months before your program start date:

A deposit of $500, plus applicable taxes, is due at the time of booking. The balance will then be due in two equal installments, six months and three months before the program start date.

If you register less than seven months before your program start date:

A deposit of $1197, plus applicable taxes, is due at the time of booking. The balance is due three months before the program start date.

PAYMENT POLICY – Premium Path program

Registration at least seven months before your program start date:

A deposit of $600, plus applicable taxes, is due at the time of booking. The balance will then be due in two equal installments, six months and three months before the program start date.

Registration less than seven months before your program start date:

A deposit of $1397, plus applicable taxes, is due at the time of booking. The balance is due three months before the program start date.

Nancy will send payment reminders at least one week before your payment due dates.

Note that your booking is not complete and your place in the Camino program is not guaranteed until the required deposit or payment is received.

If you have made a deposit and your subsequent payments are not received within 14 days of the payment due dates, your place in the Camino program may be given to someone on the program waiting list.

Payments are made by credit card using Stripe.

For payments originating in currencies other than US dollars, there is an additional 3% fee to cover the currency exchange from your home currency to US dollars, added to all payments. In addition, your bank may charge additional foreign currency conversion fees of 1-3% of the transaction. All conversion fees are assumed by the participant and are not deducted from the cost of your Camino program.

CANCELLATION AND REFUND POLICY

Initial Deposit

Your initial deposit is fully refundable, less a $45 administrative fee, for 30 days from the date of your initial payment. After 30 days, your deposit becomes non-refundable.

If you are unable to participate in your originally scheduled Camino program and you notify Nancy at least three months before the program start date, your deposit may be transferred once to another scheduled program within the same or the following calendar year, subject to availability.

Second Payment

If you have chosen the three-payment plan, your second payment is fully refundable, less a $45 administrative fee, for 30 days from the date of payment.

After the 30-day refund period, your second payment becomes non-refundable. However, if you are unable to participate in your originally scheduled Camino program and you notify Nancy at least five months before the program start date, your second payment may be transferred to another scheduled program within the same calendar year, subject to availability.

Final Payment

Final payments are due three months before the program start date. Once made, final payments are non-refundable and non-transferable to a later program.

Late Registration Payments

If you register less than seven months before your program start date, your initial payment includes a larger deposit amount as outlined in the Payment Policy. This payment is fully refundable, less a $45 administrative fee, for 30 days from the date of payment, provided the payment is made at least five months before the program start date.

After the 30-day refund period, this payment becomes non-refundable. If you are unable to participate in your originally scheduled Camino program and you notify Nancy at least five months before the program start date, this payment may be transferred once to another scheduled program within the same calendar year, subject to availability.

Any remaining balance due three months before the program start date is considered the final payment and, once made, is non-refundable and non-transferable to a later program.

If You Pay in Full at Registration

If you pay the full registration fee at the time you register, your payment will be treated according to the payment schedule that applies to your registration date.

For registrations made at least seven months before the program start date, your payment will be treated as though it were made in three installments, with the following terms applying to each portion:

- **Deposit portion ($500/$600):** This portion is fully refundable, less a $45 administrative fee, for 30 days from the date of your initial payment. After 30 days, it becomes non-refundable. If you are unable to participate in your originally scheduled Camino program and you notify Nancy at least three months before the program start date, this portion may be transferred once to another scheduled program within the same or the following calendar year, subject to availability.
- **Second payment portion ($599/$699):** This portion is fully refundable, less a $45 administrative fee, for 30 days from the date of payment or five months before the program start date, whichever is later. If you are unable to participate in your originally scheduled Camino program and you notify Nancy at

least five months before the program start date, this portion may be transferred to another scheduled program within the same calendar year, subject to availability.

- **Final payment portion ($598/$698):** This portion is considered your final payment. It remains refundable or transferable until three months before the program start date. If you notify Nancy at least three months before the program start date, this portion may be refunded or transferred to another scheduled program within the same calendar year, subject to availability. Beginning three months before the program start date, this portion becomes non-refundable and non-transferable to a later program.

For registrations made less than seven months before the program start date, the full payment will be subject to the late registration payment terms above.

Program Transfers

All program transfers are subject to availability. If you transfer to another scheduled program, the program fee in effect for the new program date will apply, and you are responsible for paying any increase in the program fee.

If a transfer is made to a program in a subsequent calendar year, a new deposit will be required to secure your place in that program. All prior payments will be applied toward the remaining balance.

Transfers are not eligible for refunds of any price difference if the new program fee is lower than the original fee.

Refunds

If you are due a refund, you will receive it via Stripe within 45 days of cancellation.

Once the program begins, any participant may choose to leave their Camino group and walk ahead or stay behind at any time and for any reason. However, there are no refunds of the program fee in this case.

If you have any questions regarding these terms & conditions, please ask them before submitting your deposit or full payment.

Nancy's email: nancy@thecaminoexperience.com