

**HAMPTON ROADS CHESS ASSOCIATION (HRCA)
PAYMENT AND REFUND GUIDELINES**

Updated 8-12-2022

HRCA is a 501(c)(3) organization, and all fees collected go back to fulfilling our mission in the Hampton Roads region. We keep our rates as low as possible and offer convenient monthly payment plans, refunds, or credits when available. Annual HRCA membership is required for participants in evening clubs and classes. If your class/club has a separate registration fee, your membership IS included in that fee. At this time, HRCA membership is required for scholarship eligibility.

These billing procedures allow our families to make payments only while they are actively attending and help us plan for adequate staff and space for our students. **You MUST give notice to cancel or pause billing by the 15th of the month or you will be charged for the next month.** Exceptions are rare and will be made on a case-by-case basis.

Class/club invoices are due by the 15th of the month they are sent. HRCA will add a 5% late fee for any invoices not paid at this time unless HRCA staff pre-approves other payment arrangements.

Guppies and HRSCC:

- Classes/Club will be billed MONTHLY (September to May) via a recurring invoice sent on the 1st of each month. Recurring invoices have a convenient autopay option! Please note that if changes are made to the invoice, the payment may need to be updated as well.
- HRCA's expectation is that your student will participate the entire school year. We know things happen, so please keep communication open with us.
- **You MUST contact us by the 15th of the month to pause or cancel** your invoicing effective for the following month. If proper notice is not received, you may be billed for the next month.

Master's Classes will continue in the 12-week format as the previous year. Invoices may be paid in full each session or divided into monthly payments. Expectations are that students will commit to a full 12-week session when they register. Partial refunds may be given on a case-by-case basis. HRCA membership is required.

Girls Club has an annual registration fee of \$35, but weekly club is free to attend thanks to a grant for the 2022-2023 school year! If a student has an active HRCA membership through another program, the annual registration fee is \$25.

Tournaments, Events, Workshops, and Camps are one-time payments and are in addition to classes/clubs. Payment in full is required BEFORE the event begins. Cancellations with full refunds are available up to 24 hours prior to the event, unless otherwise indicated. Cancellation notification must be sent to hrca@hrchessclub.org.

Accounts must be in good standing to be eligible for HRCA scholarships and program registrations.

REFUNDS:

If a participant needs to cancel or withdraw:

We think you will love our programs, but we also know that life throws us surprises. As a non-profit, HRCA is invested in every participant. **Please reach out to us first at hrca@hrchessclub.org to see if we can find a different class, event, or other accommodation for you. If you still wish to pause or cancel your account, you must do so by the 15th of the month or you will be billed for the next month.** Any HRCA program credits must be used by August 15th. Unused credits will be refunded to the participant or may be converted to a donation if participation chooses. Any fees incurred prior to pausing or cancelling accounts must still be paid. **No shows** (without proper withdrawal notification) are not entitled to a refund.

For Masters Classes, NO refunds or credits will be issued after week 6 of any 12-week session.

Girls Club has a non-refundable annual \$35 registration fee.

Donations and event fee contributions are non-refundable.

HRCA is unable to refund some items due to third-party subscriptions, licensing, custom orders, etc. These items include memberships, subscriptions, curriculum, apparel, and other merchandise.

If HRCA needs to cancel a class or event:

If HRCA cancels a full session, program, or event, a full refund will be issued to the participant. In lieu of a refund, participants may instead choose to transfer to another class/club or event in the same fiscal year (September 1- August 31) if one is available.