

Stretch to Win Institute Student Cancellation / Transfer Refund Policy

1. **Participant Cancellation / Transfer:** Participant cancellation or transfer requests must be received in writing by Institute at least 45 days prior to the Course start date (the "Cut-Off Date") sent to marlene@stretchtowin.com (U.S. Courses) or lisa@stretchtowin.com (Canadian Courses) for consideration.

All medical reasons for withdrawal MUST be accompanied by a signed note from a practicing physician.

If Participant cancels more than 45 days from Course start date, Participant may elect either for **(a)** Institute to issue a refund of Course fees paid, minus a non-refundable \$150 administrative fee, which will be sent approximately 3-4 weeks following the scheduled Course, or **(b)** Institute to transfer Participant - No fee will be assessed for the first Transfer request and all tuition paid will be credited toward the new Course date. Fee for a second transfer request is \$75.00. Funds paid will be credited to new Course date minus a \$75.00 transfer fee. Only 2 transfer request are allowed and Course must be completed within 1 year from Participant's first transfer notice.

If the same Course is not offered within 1 year from Participant's notice, Participant must elect to receive a refund.

DUE TO THE LIMITED ATTENDANCE PERMITTED AT THE COURSE, AND BECAUSE OF INSUFFICIENT TIME TO REGISTER OTHER ATTENDEES, TRANSFER AND WITHDRAWAL REQUESTS WILL NOT BE HONORED AFTER THE 45 DAY DEADLINE. REFUNDS OR CREDITS WILL NOT BE ISSUED FOR CANCELLATIONS/WITHDRAWALS AFTER THE 45 DAY CUT-OFF DATE HAS PASSED.

2. If Participant has Course credit on file with Institute and the price of that Course has increased since Participant purchased it, Participant will be responsible for the difference in price in order to attend the Course.
3. After the Course begins, no refunds are issued or transfers allowed.
4. In the event of company-paid registration, the company has the right to cancel under the above policy. The student candidate must contact us in writing at the email address above for the cancellation to be valid.
5. International Students: Tuition payment must be in U.S. funds only, unless stated otherwise on the website course description. Students in Canada and foreign countries will be responsible for payment of any applicable custom duties and/or taxes. Canadian registrations will be paid in Canadian dollars and are subject to the applicable taxes of the region where the course is delivered.
6. Privacy Policy: All information collected will not be shared by a third party and will be kept confidential.