This document is an excerpt from The Canada Homestay Network Society's Payment Policies and Procedures

The Canada Homestay Network Society (CHNS) Refund Policy and Procedures reflect our promise to be equitable, fair, and reasonable in alignment with our corporate vision and values.

Being equitable means that we recognize and account for the impact that cancellations have on our community of hosts, students, agents, and school partners. Being fair means that Service, Cancellation, Penalty, and Withdrawal Fees are intended to recover costs and to compensate hosts for lost time and missed opportunities, <u>not</u> to add profit – CHNS is a not-for-profit enterprise. Being reasonable means that we continually explore ways to improve our policies and procedures and to reduce refund-related service fees through more efficient and user-friendly systems.

If you have any questions or concerns about our Refund Policy and Procedures, please email <a href="mailto:help@canadahomestaynetwork.ca">help@canadahomestaynetwork.ca</a>.

## **Important Information About Refunds**

- A. Due to the ever-changing nature of the international education and student housing market in Canada, the CHNS Refund Policy is subject to change without notice. Please check your invoices and/or our website for updates.
- B. All refund requests must be made using the online Refund Request Form. Request a secure refund link by emailing CHNS, including the participant's information (full name and date of birth), at help@canadahomestaynetwork.ca.
- C. While CHNS uses efficient and low-cost transaction processing, CHNS is not responsible for third-party processing fees and exchange-rate differences.
- D. Refunds are made to the participant and/or payor through the original payment method in accordance with the Financial Transactions and Reports Analysis Centre of Canada rules and all applicable international currency transfer regulations.
- E. The CHNS Refund Policy applies to individual participants and groups whether fees were paid directly to CHNS or through the university, college, school, or school board.
- F. Certain fees and services are non-refundable:
  - a. Custodianship Registration Fees.
  - b. Airport Transfers for arrivals and departures once participants have arrived in Canada (whether the services were utilized or not).
  - c. Medical Insurance once participants have arrived in Canada.
  - d. Late Payment Fees.
- G. More information on Security Deposits:
  - a. To request a Security Deposit Refund, participants must use the online Refund Request Form provided to them before their departure. Participants can also request a secure refund link by emailing CHNS, including the participant's information (full name and date of birth), at <a href="mailto:help@canadahomestaynetwork.ca">help@canadahomestaynetwork.ca</a>.
  - Security Deposits may be reduced by certain CHNS service fees, including (but not limited to) unpaid nights and services, property damage remediation, and other incidental expenses paid on the participant's behalf.
  - c. For non-returning participants Security Deposits that remain unclaimed after three (3) months following a participant's departure from their program will incur a Service Fee of \$15 per month thereafter to cover the maintenance of their account and the costs of complying with the Canada's *Income Tax Act*.

## **Refund Policies by Participant Type**

- 1. Participants in High School Programs
  - a. Cancellation 30 or more days prior to arrival: Refund minus a \$600 Service Fee and any non-refundable services as listed in Section F above.
  - b. Cancellation 29 or fewer days prior to arrival: Refund minus a \$600 Service Fee, \$250 Cancellation Fee, and \$1,000 Penalty Fee and any non-refundable services as listed in Section F above.
  - c. Cancellation prior to arrival due to visa/study permit denial: If Immigration, Refugees and Citizenship Canada (IRCC) does not approve a participant's visa/study permit, the participant will receive a refund minus a \$500 Withdrawal Fee. Please note: To obtain a refund, a copy of the letter of refusal from IRCC must be included with the Refund Request Form.
  - d. Deferral prior to arrival: Participants who defer prior to arrival will be given credit for all fees paid, which will be applied to a future booking. Future bookings may be subject to rate adjustments. Adjusted fees will be invoiced and must be paid prior to arrival. Participants may defer their arrival up to one (1) year from their initial program start date.
  - e. Early departure (participants who leave before the end of their pre-paid time in homestay): Refund for unused fees minus a \$600 Withdrawal Fee, \$250 Cancellation Fee, two (2) months Penalty Fee, and any non-refundable services as listed in Section F above. Partial months are not refunded.
  - f. Dismissal from the program: NO REFUND will be granted to a participant who is dismissed from the program due to misrepresentation (e.g., submission of false documents) or breach of any law, policy, or regulation as determined by the Government of Canada, Canadian authorities/police agencies, CHNS, and/or the participant's school or school board.
- 2. Participants in Custodianship-Only Programs (excluding Homestay Placements)
  - a. Cancellation before arrival: Refund of the Monitoring Fee minus a \$250 Cancellation Fee and one (1) month Penalty Fee. <u>Please note: Custodianship will be revoked and IRCC will be notified.</u>
  - b. **Cancellation after arrival in Canada:** Refund of the Monitoring Fee minus a \$250 Cancellation Fee and two (2) months Penalty Fee. <u>Please note: Custodianship will be</u> revoked and IRCC will be notified.
- 3. Participants in College, University, Language School, and Other Programs
  - a. Cancellation 30 or more days prior to arrival: Refund minus a \$375 Service Fee.
  - b. **Cancellation 29 or fewer days prior to arrival:** Refund minus a \$375 Service Fee and a \$1,025 Penalty Fee.
  - c. Cancellation prior to arrival due to visa/study permit denial: If Immigration, Refugees and Citizenship Canada (IRCC) does not approve a participant's visa/study permit, the participant will receive a refund minus a \$500 Withdrawal Fee. Please note: To obtain a refund, a copy of the letter of refusal from IRCC must be included with the Refund Request Form.



- d. **Deferral prior to arrival:** Participants who defer prior to arrival will be given credit for all fees paid, which will be applied to a future booking. Future bookings may be subject to rate adjustments. Adjusted fees will be invoiced and must be paid prior to arrival. Participants may defer their arrival up to one (1) year from their initial program start date.
- e. Early departure (participants who leave before the end of their pre-paid time in homestay): Refund for unused fees minus a \$250 Cancellation Fee, one (1) month Penalty Fee, and any non-refundable services as listed in Section F above. Partial months are not refunded.
- f. Dismissal from the program: NO REFUND will be granted to a participant who is dismissed from the program due to misrepresentation (e.g., submission of false documents) or breach of any law, policy, or regulation as determined by the Government of Canada, Canadian authorities/police agencies, CHNS, and/or the participant's school or school board.

## 4. Group Participants

Please note: "Groups" are defined as, but not limited to, a group of 15 or more participants that is coordinated by one point of contact and arrives and departs at the same time on the same flights, trains, and/or buses.

- a. Cancellation 61 or more days prior to arrival: Refund minus a \$250 Cancellation Fee
  per participant.
- Cancellation 30 to 60 days prior to arrival: Refund minus a \$350 Cancellation Fee per participant.
- Cancellation 29 or fewer days prior to arrival: Refund minus a \$450 Cancellation Fee
  per participant.
- d. **Withdrawal after arrival:** Refund of unused nightly/recurring fees minus a \$250 Cancellation Fee and two (2) weeks Penalty Fee per participant.
- e. **Dismissal from the program:** NO REFUND will be granted to a participant who is dismissed from the program due to misrepresentation (e.g., submission of false documents) or breach of any law, policy, or regulation as determined by the Government of Canada, Canadian authorities/police agencies, CHNS, and/or the participant's school or school board.