



2025/2026 **PAYMENT & REFUND POLICY**

***Banff Alpine Racers Ski Club is implementing the following payment and refund policy.
*Subject to change at any time.***

Background:

At registration, Athlete charges are calculated to cover Program Fees (which cover coaching, home training and other Club operations) as well as: (i) Club Family Memberships; (ii) Alberta Alpine and applicable FIS Fees; (iii) an estimated Racer Account for each athlete; and (iv) Grocery and Caribou Cards. Currently the Racer Account is based on a projection of race fees and associated costs, training projects/camps as well as dryland costs and FIS CanWest Passes; this amount is subject to change depending on finalization or changes to the race calendar as well as potential to implement other training projects/camps.

For families who elect monthly payments, these scheduled payments have been designed so that the initial payment covers Club Memberships, Alberta Alpine and FIS Fees, Grocery and Caribou Cards paid in the first few installments. Remaining seasonal payments are designed to cover Program Fees and the estimated Racer Account amounts. All Program Fees are collected by the end of November with Racer Account collection extending into March/April for some of our higher BAR programs.

Payment Schedule and Late Payments:

- Payment by cheque – post dated cheques must be delivered at the time of registration for amounts noted on the registration fee schedule
- E-transfers expected be sent to bookkeeper@banffalpineracers.com by due date, and for the amounts noted on registration fee schedule
- Families are responsible for updating Credit Card information on Ramp Interactive should payments fail/cancel
- Any payments not received on time - NSF cheques, failed credit card payments, undelivered e-transfers are subject to a 5% or \$200 administration charge.
- Athletes must be registered, and payments must be up to date in order to attend any club training, racing, dryland or travel
- Parents must be in good standing with the Club to participate in AASA and ACA Sanctioned events
- Payments not received within a month of notification from Club Administrator will incur Administration Fees and Athlete Suspension established

Non-Refundable Charges & Racer Accounts:

The BVQ and BAR Family Membership Fees, Grocery and Caribou Cards charges are non-refundable. Fees paid to the Club on an athlete's behalf to third parties, such as the Alberta Alpine and applicable FIS Fees, CanWest passes for FIS Athletes and any expenditures processed through Racer Accounts are also non-refundable (*unless a corresponding refund is received by the Club from the applicable third parties*).

Families acknowledge that the amounts collected for Racer Accounts are only an estimate of anticipated charges. Families remain responsible for all Racer Account incurred/related charges up until the date of Program Cancellation, "season ending" injury, or, otherwise, the end of the season. All Racer Accounts will be reconciled prior to any Program Fee refunds or credits being issued. Otherwise, as per prior years, any amounts remaining in Racer Accounts at the end of the season will be credited or, if requested, refunded.

Program Fee Reductions/Refunds for The 2025/2026 Season:

BAR have implemented a Program Fee refund policy to cover a "season-ending" illness or injury which may be sustained by an Athlete.

If: an Athlete suffers a "season-ending" illness or injury (as described below); then Program Fees will be reduced/refunded according to the following Schedule:

CANCELLATION / "SEASON ENDING" INJURY DATE	PROGRAM FEE REDUCTION / REFUND
Before 1 November	90%
Between 1 Nov and 1 Dec	80%
Between 1 Dec and 1 Jan	60%
Between 1 Jan and 1 Feb	40%
Between 1 Feb and 1 Mar	20%

**There will be no Program Fee Reductions or Refunds for events occurring after March 1st.*

A "**season-ending' injury or illness'** is a type of injury or illness which makes it reasonably likely that an Athlete, despite reasonable treatment or rehabilitation, will not be able to participate in any on-snow ski activities for the remainder of the season. ***Request must be submitted with proof of a season ending injury or illness prior to the current season ending with a doctor's certificate.***

Daily Cancellations Due to Weather:

No partial or prorated refunds will be offered for cancelled training days due to weather conditions.

Voluntary Withdrawal

There are no refunds for voluntary withdrawal from a Club program other than the final reconciliation of unutilized funds in Racer Accounts, if applicable.

Withdrawal Due to Dismissal:

Similarly, there will be no refunds made to Athletes or families who are dismissed from the Club for breaches of team policies, including the Athlete Code of Conduct.