



CALGARY WOMEN'S SOCCER ASSOCIATION

GENERATIONS UNITING TOGETHER

FINANCIAL POLICIES

1. Refund Policy
2. Late Payment Policy
3. Returned Payment Policy

1. REFUND POLICY

The CWSA will provide refunds under the following circumstances:

- Team Deposits & Tournament Entry Fees:
 - When requested before the registration deadline, refunds will be processed subject to a \$30 administrative fee.
 - If the League is unable to accommodate a Team in their selected Program and the Team chooses to withdraw, a full refund will be issued. No administrative fee applies.

Refunds will NOT be issued for:

- Team deposits – team withdrawing after the registration deadline.
- Tournament entry fee – team withdrawing after the registration deadline.
- League Fees*
- ID cards
- Player transfers
- Fines and Fees assessed to an individual or team
- Travel permits that have been submitted to Alberta Soccer
- Alberta Soccer Membership fee
- Provincial declaration fees
- Credit card processing fees

** Once league fees have been finalized and posted, they are non-refundable, including if a team withdraws, is removed, or is expelled.*

Exceptional Circumstances

- Refunds in exceptional cases may be considered at the sole discretion of the CWSA.

Bonds

- Bonds will be fully refunded upon expiry of the bond term, subject to confirmation by the League that all bond conditions have been satisfied.
- Any breach of the bond conditions during the bond term may result in partial or full forfeiture of the bond, as determined by the League.
- Bonds do not accrue interest.

Refund Process

- Refunds will be issued only to the individual or organization that originally submitted payment.
- Refunds will be issued by cheque, or, for transactions processed through RAMP, may be refunded directly to the purchaser's card.
- The CWSA reserves the right to withhold or apply any refund toward any outstanding balance, including league fees, late fees, fines, or other amounts owing.

2. LATE PAYMENT POLICY

All fees, fines and deposits must be paid in full by the deadlines established by the CWSA. The CWSA may withhold participation privileges, enforce game defaults, and assess applicable fines for late or missed payments.

- Any team with overdue league fees (including deposits) after the payment deadline will be charged a **\$15 per day late fee** until the balance is paid.
- Teams with overdue fees or fines will **not be permitted to play** until their account is brought into good standing.
 - If an overdue balance causes a game to be defaulted, the team will be assessed a default fine in accordance with the CWSA Discipline Code.
- All late payments and default fines are cumulative and must be paid before a team may resume participation in league activities.

3. RETURNED PAYMENT POLICY

- A \$50 administration fee will be applied to any returned payment, including but not limited to returned cheques or card chargebacks.
- The original payment and the administration fee must be paid in full within two (2) days of notification.
 - Any returned payment not corrected within this period will be treated as an overdue balance, and late fees will accrue retroactive to the original payment due date, in accordance with the CWSA Late Payment Policy.
- Following a returned payment, all future payments must be made by guaranteed forms of payment (e.g., certified cheque, money order, cash, e-transfer, debit).