



Payment Terms & Conditions

Application Deposits

- A deposit payment, paid by credit card, is required to be paid at the time of application in order for an application package to be processed. Deposit payments will be applied to camper fees and will be refunded in full if an application is not accepted.
 - A deposit payment is \$400 for full-paying families. If a family requests financial aid on their application, the deposit payment is 20% of the claimed family contribution ('out-of-pocket' family fee).
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Camper Fees

- All transactions will be processed in Canadian dollars (CAD)
 - The payment deadlines for 2020 camper fees are as followed unless alternative arrangements are scheduled with the Camp Director:
 - Main Camp Program: March 13th, 2020
 - Teen Program: November 29th, 2020
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Method of Payment

- Deposit payments must be made by credit card. All other camper fee payments can be made through the following methods: Visa, Mastercard, cheque, cash, or Interac E-transfer.
 - If requested, camper fees may be paid in 5 monthly installments. The application deposit acts as the first installment, and remaining instalments are due on the 20th of each month starting on February 20th, 2020. A credit card must be placed on file, but installments may be paid by any of the methods listed above. If payment is not submitted by the 20th of each month, Camp Kirk will automatically charge the credit card on file the agreed-upon installment fee.
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Refund Policy

- **Deposit Payment-** an application must be cancelled on or before the following dates to receive a refund of the deposit payment:
 - Main Camp Program: January 31st, 2020
 - Teen Program: November 15th, 2019
- **Full Camper Fees-** an application must be cancelled on or before the following dates to receive a refund of full camper fees:
 - Main Camp Program: March 13th, 2020
 - Teen Program: November 29th, 2020
- No refund or reduction of fees will be given for campers arriving late, leaving early or dismissed from their camp session.
- Families who have pledged monthly installment payments will be held accountable for their payments, based on the refund policies listed above.