Payment Terms & Conditions

Application Deposits

- A fee of **$50** per applicant, paid by credit card, is required at the time of application in order for an application package to be processed. Application processing payments are not deducted from the total session fee.
- This application fee is only refundable in two cases;
    - The application processing fee of $50 will be refunded in full by **October 2027** if an application is not accepted by Camp Kirk (ex. Camper is waitlisted but ultimately not placed over the summer)
    - The application processing fee of $50 will be refunded in full if the application is canceled by a family before the application deadline of **January 16, 2027**, **or within one month after the application is submitted.**

Session Fees

- All transactions will be processed in Canadian dollars (CAD)
- The payment deadline for camper fees is **March 2, 2027** unless a family has opted for a payment plan in the enrollment process, or alternative arrangements are made with the Camp Director.

Method of Payment

- Application fees must be paid by credit card. All other payments can be made either by credit card, cheque, money order or cash.
- If requested, session fees may be paid in 3 installments, paid on **March 5th, April 5th, and May 5th.**
    - 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 on or before the agreed-upon date, Camp Kirk will automatically charge the credit card on file for each installment fee as it comes due.

Refund Policy

- Refund requests must be made in writing to program@campkirk.com.
- **All applications** must be canceled before the following dates to receive a refund of payments as set out below:
    - **February 3, 2027** to receive a refund of the application fee.
    - **March 20, 2027** to receive a 100% refund of camper fees, excluding the application fee
    - **April 20, 2027** to receive a 50% refund of camper fees, excluding the application fee

    - **May 20, 2027** to receive a 25% refund of camper fees, excluding the application fee
    - **After May 20, 2027, camper fees will not be refunded.**
- No refund or reduction of fees will be given for campers arriving late, leaving early, unable to attend due to illness, or dismissed from their camp session. In cases of medical withdrawal prior to the start of camp, families may request a review, and Camp Kirk will consider partial refunds or credits on a case-by-case basis.
- Families who have signed up for monthly installment payments will be held accountable for their payments, and will receive refunds based on the policies listed above.

Unforeseen Circumstances Policy and Camp Cancellation Terms

The safety and well-being of our camp community are our top priorities. In light of the possibility of events beyond our control, Camp Kirk reserves the right to make operational decisions that may result in the full or partial cancellation of camp sessions. These events may include, but are not limited to, public health emergencies, natural disasters, government-mandated closures, or other unforeseen circumstances.

Potential Cancellation and Refund Policy

- **Full Cancellation Prior to Session Start**: If Camp Kirk cancels a session in full before it begins due to unforeseen circumstances, families will receive a full refund of camp fees, minus the $50 application processing fee.
- **Partial Closure During a Camp Session**: If a camp session must be closed after it has started, refunds will be prorated based on the days that were not fulfilled, minus the $50 application processing fee.

We are committed to keeping families informed and will communicate any changes to our operations as promptly as possible. Thank you for your understanding and flexibility as we prioritize the health and safety of our community.
