



## HCA Purchase and Refund Policies

- The main purchase and refund policies are listed below in the top section; individual program / event / product policies are listed below that, alphabetically by type or on the program / event / product pages.
  - Please ensure you check the terms and conditions waivers and web page for the individual program / event you are registered for, as policies vary between programs / events.
  - All administration and other fees are exclusive of tax, unless otherwise specified.
  - No extra fees are charged for online registrations or purchases; we encourage use of our online system!
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### 1. HCA Memberships

- Membership purchase is complete with full payment only.
- **No refunds**, unless duplicates are purchased in error. If this has happened, [please contact our office](#) to resolve your issue.
- Memberships purchased are valid until August 31
- Memberships are not pro-rated, nor discounted.
- Membership type can be upgraded during the term, but not downgraded until renewal.

### 2. HCA Programs, Events and Facility Rentals

The general purchase and refund policies for programs, events are shown here, but please visit the individual program / event / product page for any additional, specific refund policies, terms & conditions.

#### Purchases:

- Registration and Event purchase is complete with full payment only. No holds / deposits, unless otherwise specified.
- HCA Memberships are not required for **events and programming**, unless otherwise specified.
- Membership *may* entitle you to a discount on events and/or products – please check the individual listing for details.
- Facility Rentals are to be paid in person – see rental guidelines.

**Refunds:**

- Refunds will be given for all programs and events, only in the event of the HCA cancelling it. Please carefully check the individual program, event information for details.
- Refunds for Rentals will only be given 30 days prior to the event, with the exception of the non-refundable portion.
- Damage Deposits will be refunded within 14 days of rental date.
- Refunds for registrations or purchases made online will be refunded back to the card which was used to make the purchase.
- Refunds for registrations or purchases made in person will be refunded back to the card which was used to make the purchase, or by cheque (see below). In the case of a refund not going through, due to an expired or canceled card, [please contact](#) us to arrange for a refund.
  - Payment made by credit card = refund to that credit card (in person or by phone)
  - Payment made by debit card = refund to that debit card (in person transactions only), or by cheque
  - Payment made by cheque = refund by cheque
  - Payment made by cash = refund by cheque

For clarification or explanation of any of the above, please [contact us](#) and we will be happy to assist you.

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***Additional Purchase and Refund Policies for HCA Programs and Events***

For additional, program-specific purchase and refund information, please visit the individual program registration pages.

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***Additional Purchase and Refund Policies for HCA Facility Rental***

For additional, Facility Rental specific purchase and refund information, please visit the Facility Rental Page