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# D-Day Leadership Academy

## The Normandy Passage — Refunds, Transfers & Credits Policy

**Motto:** Reverence. Fortitude. Virtue.

**Scope:** Applies to all tuition seats (Father–Son, Mother–Daughter, Committed Adult Pair 18+, Solo Adult 18+, sponsored seats as noted). This policy is incorporated by reference into the Participant Terms.

### 1) Key definitions

- **Report Time (RT):** Published link-up time (local Normandy time) for your cohort.
- **T-X:** X days before RT (e.g., **T-60** = 60 days before RT).
- **Deposit:** 30% at enrollment.
- **Balance:** 70% due **by T-60** (before the final refund window closes).
- **Minimum to run:** 6 pairs. **Capacity:** 8 pairs.

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### 2) Standard refund window

- **Before T-60:**
  - **Cancel:** Deposit refundable **less the admin fee**; any paid balance **100% refundable**.
  - **Transfer/Substitute:** One free cohort transfer or same-category substitution allowed; then admin fee applies.
- **At/After T-60:**
  - **Non-refundable tuition.** Funds are committed (air, vans, insurance, permits, kit).
  - **Credit only** where this policy grants it (see §§4–6).

**Admin fee** = published processing amount covering non-recoverable payment costs and admin time.

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### 3) Balance due / failure to pay

- **Balance due by T-60.** If unpaid: DLA may cancel your seat and release it.
- **Refund of deposit:** If cancellation for non-payment occurs **before** T-60 → deposit refunded less admin fee. If **on/after** T-60 → deposit forfeited.

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### 4) Late arrival, no-show, partial attendance

- **Late arrival due to documented travel disruption (e.g., airline cancellation):**
  - **Days 1–2:** You may join in progress after safety in-brief and kit issue. **No refund** for missed time.
  - **After Day 2:** Tuition may be **credited** to a later cohort (space-available) per §6; **no cash refund** after T-60.
- **No-show without notice:** **No refund or credit.**

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### 5) Solo Adult (18+) matching

- **Seat is PENDING** until matched with another vetted Solo Adult.
- If **no match by T-30**, DLA may offer:
  1. **Transfer** to a later cohort (no fee), or
  2. **Convert** to a Committed Adult Pair if you nominate a partner who meets standards, or
  3. **Refund per §2** (i.e., only if still within the T-60 window).
- DLA will make reasonable efforts to confirm matches earlier; final discretion rests with DLA for safety and cohort balance.

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### 6) Credits, transfers & substitutions (post T-60)

- **Medical deferral / serious family emergency:** One-time **credit** to a later cohort (12-month validity), documentation required.
- **Late-arrival Day 3+ (documented travel disruption):** **Credit** to a later cohort (12-month validity).
- **Name substitution (same category) post T-60:** At DLA's discretion for safety/admin feasibility; admin fee may apply.

- **Credit terms:** Not cash-redeemable; single rebooking; expires if unused; price differences may apply.

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## 7) DLA cancellation / minimum not met / force majeure

- **DLA cancels** (for reasons other than participant breach): choose **full refund** or **transfer/credit**.
- **Minimum not met (below 6 pairs):** same remedies as above.
- **Force majeure** (site closure, civil authority orders, strikes, extreme weather, etc.): DLA may shift dates/routes while preserving outcomes; if the event cannot run, choose **transfer/credit** or **refund of undelivered portion** at DLA's discretion consistent with mandatory law.

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## 8) Sponsored (scholarship) seats (18+)

- Scholarships are funds paid on your behalf. If removed for breach/safety, the **seat is not cash-refundable** to you; any residual funds revert to DLA/sponsor per sponsor terms. Deferrals/credits follow §§4–6.

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## 9) How to request a refund/credit

- **Email:** [refunds@DDayLeadershipAcademy.com](mailto:refunds@DDayLeadershipAcademy.com) with your name, cohort, order number, and reason.
- **Timing:** Requests are evaluated against the **timestamp of receipt** (local Normandy time).
- **Processing:** Approved refunds are returned to the original payment method within **10 business days**; bank timelines may vary.

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## 10) Currency, fees, chargebacks

- Tuition is published in **USD** (or EUR as specified). Bank/FX fees are your responsibility.
- **Chargebacks** contrary to this policy will be treated as breach; DLA may suspend services and pursue recovery of amounts, fees, and reasonable costs.

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## 11) Cooling-off and mandatory law

- Many EU “cooling-off” rules do **not** apply to fixed-date **leisure activities**; however, where **mandatory law** grants a right, DLA will honor it. This policy operates **subject to** such law.

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## 12) Summary matrix (quick view)

When you cancel	Refund of deposit	Refund of balance	Transfer/Credit
Before T-60	Yes, less admin fee	Yes, 100%	1 free transfer/substitution
At/After T-60	No	No	Credits only per §§4–6 (documented cases)
DLA cancels / min not met	N/A	N/A	Full refund <b>or</b> transfer/credit
Late arrival Day 1–2 (doc travel)	—	—	Join in progress; <b>no refund</b>
Late arrival Day 3+ (doc travel)	—	—	<b>Credit</b> to later cohort
No-show	—	—	<b>No</b> refund/credit

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## 13) Tone clause (expectations)

We run with reverence and rigor. Communicate early. Bring documentation. We will be fair, clear, and consistent.

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