



REFUND POLICY.

In the event registrants are not able to attend our seminar, Smart Expressions WILL refund registration fees paid. Refunds, however, are subject to the following conditions:

Each cancellation refund is subject to a \$200.00 transaction fee. Furthermore,

- a. Smart Expressions will issue FULL registration refund, less the \$200.00 transaction fee above, if cancellation request is made within 30 days of registration.
- b. Registration cancellation requested 29 to 21 days before the start of classes is subject to a 15% penalty of the full registration; plus the \$200.00 transaction fee above.
- c. Registration cancellation requested 20 to 14 days before the start of classes is subject to a 20% penalty of the full registration, again plus the \$200.00 transaction fee above.
- d. Registration cancellation requested 13 to one day before the start of classes is subject to a 25% penalty of the full registration, again plus the \$200.00 transaction fee above.
- e. Refund request must be made in writing. Please allow 60 days from the refund request date for refund to be processed. There are no exceptions.

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