



Canada Homestay Network Payment Policy and Procedures

This document is to be read in conjunction with the CHN Student Homestay Application; CHN Student Participation Agreement; and the CHN Invoice applicable.

1. To be considered for admission to The Canada Homestay Network (CHN) International Student Homestay Program (ISHP), each Student is required to submit payment in full of the CHN Invoice applicable.
 - a. CHN will confirm placement in the CHN ISHP upon receipt of a \$500 non-refundable deposit. If applicable, CHN will issue the CHN Declaration of Custodianship following receipt of the \$500 non-refundable deposit.
 - b. The balance of the invoice is due no later than ten (10) weeks prior to arrival. If the Student applies less than ten (10) weeks prior to arrival, payment of the entire invoice is due upon receipt. Confirmation of the Homestay Host will be provided to Student and the Student's Agent (if applicable), following receipt by CHN of full payment of the CHN Invoice.
 - c. Notwithstanding clause 1(a), if full payment is not received ten (10) weeks prior to arrival, the Student's placement in the CHN ISHP may be forfeited.
2. Students must also submit the following duly completed CHN documents:
 - a. Student Homestay Application (SHA) and Student Participation Agreement (SPA);
 - b. Minor students (under the age of 18, or 19 in BC and NB) who have requested Custodianship Services from CHN must also submit the IRCC IMM 5646 and CHN Supplementary Form, *duly notarized*.
3. CHN accepts payments as follows:
 - a. Payments from outside of Canada, pay through "Flywire": <https://www.canadahomestaynetwork.flywire.com>. Make a payment from any country and any bank, typically in your home country currency. Flywire offers credit card and other payment methods in addition to bank wire transfer for most countries.
 - b. By wire transfer directly to The Canada Homestay Network Society c/o the TD Canada Trust, 107 North Kinton Ave, Huntsville, Ontario, Canada P1H 0A9; Branch transit # 26662, Institution # 004, Account #5020138, Swift # TDOMCATTOR. Please note the student's name on wire transfer documentation;
 - c. Online, from a Canadian bank account (TD, CIBC, Scotiabank, Bank of Montreal, Tangerine) using bill payee "Canada Homestay Network." The account number is the CHN Student Number, which is on the invoice;
 - d. By cheque mailed to The Canada Homestay Network Society, 1031 St David Street, Victoria BC, V8S 4Y7.
4. CHN is not liable for any damage or costs incurred by the Student for failing to make payment strictly in accordance with these Payment Policy and Procedures. In addition, such failure to make payment will disqualify a student from the CHN ISHP.
5. Requests for changes to student-host matches prior to arrival will be considered on a case-by-case basis. Any such changes may result in additional charges including but not limited to (a) Registration Fee and (b) one week's Homestay Host Allowance. In accordance with the SPA, CHN will not consider changes to hosts on the basis of race; national or ethnic origin; colour; religion; gender; age; mental disability; physical disability; and/or sexual orientation, all in accordance with applicable human rights legislation.
6. The CHN Invoice applicable may include amounts for the following services:
 - a. Registration, Placement, and Orientation fees which include periodic monitoring services, for each period the Student is in the ISHP; Airport transfers; and Re-registration and Relocation fees, *if applicable*.
 - b. Standard Homestay Host Allowance, including periodic Host Hospitality Allowance; extra nights before the beginning of the first regular period that the Student is in the ISHP; and underage premium, *if applicable*.
 - c. Probation Letter and/or Relocation, which CHN reserves the right to determine, in its absolute discretion and without recourse.
 - d. Other (Optional) CHN Services which include CHN Custodianship Services, if applicable, special diet fees, private bathroom if available for adults only, and so on.
 - e. Refundable Security Deposit of \$500.
 - f. Administrative charges, which include bank charges and deferred payment charges, if applicable.
 - g. **Undisclosed medication and health issues (physical and mental) are subject to a \$500 penalty.**
7. **Important Information About Refunds):**
 - A. Due to the ever-changing nature of the international education and student housing market in Canada, the CHNS Refund Policy is subject to change without notice. Please check your invoices and/or our website for updates.
 - B. All refund requests must be made using the online Refund Request Form. Request a secure refund link by emailing CHNS, including the participant's information (full name and date of birth), at help@canadahomestaynetwork.ca.



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- C. While CHNS uses efficient and low-cost transaction processing, CHNS is not responsible for third-party processing fees and exchange-rate differences.
- D. Refunds are made to the participant and/or payor through the original payment method in accordance with the Financial Transactions and Reports Analysis Centre of Canada rules and all applicable international currency transfer regulations.
- E. The CHNS Refund Policy applies to individual participants and groups whether fees were paid directly to CHNS or through the university, college, school, or school board.
- F. **Certain fees and services are non-refundable:**
 - a. **Custodianship Registration Fees.**
 - b. **Airport Transfers for arrivals and departures - once participants have arrived in Canada (whether the services were utilized or not).**
 - c. **Medical Insurance - once participants have arrived in Canada.**
 - d. **Late Payment Fees.**
- G. More information on Security Deposits:
 - a. To request a Security Deposit Refund, participants must use the online Refund Request Form provided to them before their departure. Participants can also request a secure refund link by emailing CHNS, including the participant's information (full name and date of birth), at help@canadahomestaynetwork.ca.
 - b. Security Deposits may be reduced by certain CHNS service fees, including (but not limited to) unpaid nights and services, property damage remediation, and other incidental expenses paid on the participant's behalf.
 - c. For non-returning participants - Security Deposits that remain unclaimed after three (3) months following a participant's departure from their program will incur a Service Fee of \$15 per month thereafter to cover the maintenance of their account and the costs of complying with the Canada's *Income Tax Act*.

Refund Policies by Participant Type

1. Participants in High School Programs

- a. **Cancellation 30 or more days prior to arrival:** Refund minus a \$600 Service Fee and any **non-refundable services as listed in Section F above.**
- b. **Cancellation 29 or fewer days prior to arrival:** Refund minus a \$600 Service Fee, \$250 Cancellation Fee, and \$1,000 Penalty Fee and any **non-refundable services as listed in Section F above.**
- c. **Cancellation prior to arrival due to visa/study permit denial:** If Immigration, Refugees and Citizenship Canada (IRCC) does not approve a participant's visa/study permit, the participant will receive a refund minus a \$500 Withdrawal Fee. Please note: Refund requests due to visa/study permit denial must be received by CHNS at least two (2) weeks before scheduled arrival date, otherwise policy 1(b) above applies. To obtain a refund, a copy of the letter of refusal from IRCC must be included with the Refund Request Form.
- d. **Deferral prior to arrival:** Participants who defer prior to arrival will be given credit for all fees paid, which will be applied to a future booking. Future bookings may be subject to rate adjustments. Adjusted fees will be invoiced and must be paid prior to arrival. Participants may defer their arrival up to one (1) year from their initial program start date.
- e. **Early departure (participants who leave before the end of their pre-paid time in homestay):** Refund for unused fees minus a \$600 Withdrawal Fee, \$250 Cancellation Fee, two (2) months Penalty Fee, and any **non-refundable services as listed in Section F above.** Partial months are not refunded.
- f. **Dismissal from the program:** NO REFUND will be granted to a participant who is dismissed from the



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program due to misrepresentation (e.g., submission of false documents) or breach of any law, policy, or regulation as determined by the Government of Canada, Canadian authorities/police agencies, CHNS, and/or the participant's school or school board.

2. Participants in Custodianship-Only Programs (excluding Homestay Placements)

- a. **Cancellation before arrival:** Refund of the Monitoring Fee minus a \$250 Cancellation Fee and one (1) month Penalty Fee. Please note: Custodianship will be revoked and IRCC will be notified.
- b. **Cancellation after arrival in Canada:** Refund of the Monitoring Fee minus a \$250 Cancellation Fee and two (2) months Penalty Fee. Please note: Custodianship will be revoked and IRCC will be notified.

3. Participants in College, University, Language School, and Other Programs

- a. **Cancellation 30 or more days prior to arrival:** Refund minus a \$375 Service Fee.
- b. **Cancellation 29 or fewer days prior to arrival:** Refund minus a \$375 Service Fee and a \$1,025 Penalty Fee.
- c. **Cancellation prior to arrival due to visa/study permit denial:** If Immigration, Refugees and Citizenship Canada (IRCC) does not approve a participant's visa/study permit, the participant will receive a refund minus a \$500 Withdrawal Fee. Please note: Refund requests due to visa/study permit denial must be received by CHNS at least two (2) weeks before scheduled arrival date, otherwise policy 3(b) above applies. To obtain a refund, a copy of the letter of refusal from IRCC must be included with the Refund Request Form.
- d. **Deferral prior to arrival:** Participants who defer prior to arrival will be given credit for all fees paid, which will be applied to a future booking. Future bookings may be subject to rate adjustments. Adjusted fees will be invoiced and must be paid prior to arrival. Participants may defer their arrival up to one (1) year from their initial program start date.
- e. **Early departure (participants who leave before the end of their pre-paid time in homestay):** Refund for unused fees minus a \$250 Cancellation Fee, one (1) month Penalty Fee, and any **non-refundable services as listed in Section F above**. Partial months are not refunded.
- f. **Dismissal from the program:** NO REFUND will be granted to a participant who is dismissed from the program due to misrepresentation (e.g., submission of false documents) or breach of any law, policy, or regulation as determined by the Government of Canada, Canadian authorities/police agencies, CHNS, and/or the participant's school or school board.

4. Group Participants

Please note: "Groups" are defined as, but not limited to, a group of 15 or more participants that is coordinated by one point of contact and arrives and departs at the same time on the same flights, trains, and/or buses.

- a. **Cancellation 61 or more days prior to arrival:** Refund minus a \$250 Cancellation Fee per participant.
- b. **Cancellation 30 to 60 days prior to arrival:** Refund minus a \$350 Cancellation Fee per participant.
- c. **Cancellation 29 or fewer days prior to arrival:** Refund minus a \$450 Cancellation Fee per participant.
- d. **Withdrawal after arrival:** Refund of unused nightly/recurring fees minus a \$250 Cancellation Fee and two (2) weeks Penalty Fee per participant.
- e. **Dismissal from the program:** NO REFUND will be granted to a participant who is dismissed from the program due to misrepresentation (e.g., submission of false documents) or breach of any law, policy, or regulation as determined by the Government of Canada, Canadian authorities/police agencies,



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CHNS, and/or the participant's school or school board.

8. CHN reserves the right to relocate the Student to another CHN Homestay Host at the Student's expense, or to expel any Student from the CHN ISHP, according to the terms of the SPA.
9. All CHN fees are for the introduction of the Student to selected independent service providers, including but not limited to accommodation services provided in homestay(s) by homestay host(s) (hereinafter called "service provider(s).") CHN makes no claims or warranties concerning such service providers and assumes no liability for any losses, injuries or damages however caused. All parties to the Student Homestay Application and the Student Participation Agreement (including but not limited to the Student, the Student's family and Agent, if any) accept the introduction by CHN to such service providers at their own risk and hereby undertake to hold harmless CHN, its Officers and Directors and Agents and such independent service providers, from any and all claims and, without limiting the generality of the foregoing, to arrange at their expense sufficient personal injury, liability and health insurance.
10. All CHN fees are subject to change at least annually, at CHN's discretion. Timing varies by program.