



CANCELLATION AND REFUND POLICIES

Naam Yoga Therapies Training and Harmonyum Training Program:

All registrations are final and refunds are not available once registered. Registered students in **Live Training Events** (no online content) may withdrawal from the program and request that an account credit be issued. The account credit will be issued in the amount of the tuition paid and may be applied toward registration in any Naam Yoga Therapies sponsored event within 12 months of the date of withdrawal.

1. Payment may be transferred one time only.
2. If cost of substitution event is greater than the transfer balance, participant will pay balance.
3. If cost of the original event is greater than the substitution event then the difference owed to the customer can be applied to another event within 12 months of the withdrawal of the original event.
4. For events that contain both Online and Live Content, any credit will be reduced by the retail value of the Online Program component.

Online training programs: Account credits are not available for students registered in online programs.

Hardship Refund:

Naam Yoga Therapies, at its sole discretion, will consider hardship refunds on a case-by-case basis. Hardship refunds will be refunded in full less a \$30 processing fee. An additional deduction of 3% will be assessed for credit card payment refunds.

Except in the case of credit card refunds, all approved refunds will be made payable by check. Qualified refunds will be issued within 4 weeks of the request.

In no circumstances will the cost of the lodging and meals portion be refunded, when included in the cost of the training/retreat.

Cancellation by Naam Yoga Therapies:

Naam Yoga Therapies, reserves the right to cancel any program at any time. In this event, participant will be given a complete refund.

Participation Expenses (Change of Date Policy):

Naam Yoga Therapies reserves the right to change program dates as needed and is not be responsible for any costs of airline tickets, hotel reservations, etc.; Naam Yoga Therapies recommends that participants book all reservations with the option to cancel or reschedule all travel related services.

Out of Court Settlement:

Any and all disputes, differences and disagreements arising between us shall be settled by arbitration in Santa Monica, CA under the rules of the American Arbitration Association and the judgment of the award of the arbitrators may be entered in any court of competent jurisdiction. The tribunals and courts of the State of California shall have exclusive jurisdiction over all matters arising in connection with this contract.

Participant Cancellation notification:

Phone or email notification is required:

- Naam Yoga Therapies Program: phone: 646.257.4915, email: training@naamyoga.com
- Harmonyum Training Program: phone: 646.291.6174, email: harmonyum@naamyoga.com

Participant Information:

The Participant agrees to check emails and voice mails for Naam Yoga Therapies for event preparation/instructions and any updates or changes made for the event on a timely and regular basis. Naam Yoga Therapies is not responsible for costs incurred for information not reviewed by event participant.

By registering, students indicate their agreement to the above terms and conditions.

Conditions for Dismissal

- Failure to fulfill financial agreements
- Use of illegal drugs on the property, or attending class under the influence of drugs or alcohol
- Failure to attend sessions
- Unusual disruptive behavior
- Unwillingness to follow instructions by the Teaching Training Team