

Yanapuma Spanish School Payment, Cancellation and Refund Policies

1.- Payment Policies

We do not ask for any deposit or payment to be made before your arrival here in Quito or Cuenca, but we request that you inform us of any change to your plans that will affect scheduling and accommodation reservations that we may have made on your behalf that may result in Yanapuma being invoiced for cancelled services, or having reserved spaces at the school for you which could have been occupied by other students.

Spanish School Payment Policy

- Payment is due on the first day of classes, or on the first day of each week of classes. Study and Travel programs must be paid in full before departure on the program.
- If you wish to make a payment before your arrival in Ecuador, you can request an invoice be emailed to you (*see payment options below*).
- Any outstanding balances must be settled before the last day of classes.

Payment Methods for Spanish Students

- For the convenience of our students, Yanapuma offers the following payment methods:
 - Cash payment at the office
 - StudyPay, with transfers from local banks from home or by credit card either before you arrive or in our office, using VISA or MASTERCARD.
 - Paypal: Please be aware that you cannot make a Paypal payment from Ecuador, because it will automatically be flagged as a fraudulent payment and returned.
 - Cash at the school

Please Note: In Ecuador, the banking system requires 28 days to process personal checks from international banks, so Yanapuma reserves the right not to receive personal checks as payment. Likewise, Traveller's Checks are not widely used in Ecuador and can be difficult to convert, so Yanapuma reserves the right not to accept Traveller's Checks.

2.- Cancellation Policies

If you need to change or cancel any services booked with Yanapuma, please note the following policies:

- If you booked through an agency, all changes are handled directly through the agency itself, and you must contact them directly regarding financial matters.
- If you booked directly with Yanapuma and paid directly to us please note the following:
 - If the cancellation notice is one week or more in advance we will refund your payment minus a 15% charge.
 - Spanish Classes are booked by the week according to a schedule agreed upon at the time of registration. We are under obligation to pay the teacher for the entire schedule. For that reason we cannot refund hours of classes not taken. We can see if we can offer an alternative to recover those hours, but we cannot guarantee it.
 - Our Beginner Group classes and package are also sold as weekly units of 20 hours of classes and excursions (if applicable). Students who miss class will not receive a refund for these classes or be offered make-up classes.
- If you cancel *all your classes / package / Study Travel Program* due to emergency circumstances, we will refund your payment minus a 15% charge, given that you provide proof of emergency (i.e. doctor's note, etc). This same rule applies to housing accommodations.

Homestay Accommodation:

- If the cancellation notice is one week or more in advance there will be no surcharge.
- If the cancellation notice is less than 7 days in advance there will be a charge for one day of accommodation.
- If the cancellation notice is 24 hours or less you will be charged for 2 days of accommodation.
- If you cancel *all housing accommodations* due to emergency circumstances, and you have paid upfront for these services, we will refund your payment minus a 15% charge, given that you provide proof of emergency (i.e. doctor's note, etc).

NOTE: This rule does NOT apply to apartment rentals. Refund requests for apartments are subject to the apartment owner's considerations.



Please note: Homestay accommodation includes 2 meals per day. Deductions and refunds will not be issued to students or volunteers not taking one or other meal. Please refer to the document “Yanapuma Arrival Directions” which is available online or by asking the school administration.

REFUND POLICIES

- All refunds will be made from the offices of Yanapuma by check to the student or volunteer. This is an Ecuadorian accounting requirement and the check can be cashed in a local bank upon presentation of your passport.
- Refunds for agency clients will be made by the agency.

Notes:

If paying by StudyPay

- There are options to pay via a local bank transfer or by credit/debit card. To pay by local bank transfer once you are in Ecuador you must have full access to online banking facilities.
- For US students paying by credit card there is a 2% surcharge for paying with Visa or Mastercard, but for all other nationalities the cost is \$0 (this is because both US and Ecuador use US dollars and the company makes its commission on the currency exchange)

If paying by StudyPay:

- StudyPay charges a set fee of approximately \$4 for local bank transfers and credit/debit card payments
- If paying by credit/debit card, Visa or Mastercard will charge 2% commission, American Express and Diners Club will charge 5% commission on top of the StudyPay fee.



If paying by Paypal:

- Paypal charges a commission of roughly 5% which is to be paid by the student or volunteer
- Students or volunteers cannot use Paypal to make payments in Ecuador as these transfers will most likely be flagged as fraudulent when made outside your home country, and they will be rejected

If paying by cash:

- There are many ATM machines in Quito, although students and volunteers at times have problems finding which ones will work with their credit/debit cards. Your bank will have set daily withdrawal limits. Depending on local fees and your bank's fees, withdrawing cash with a debit card can cost between 1%-2.5%.

Please note that these policies are in addition to any policies applicable to volunteering or internships.

In case of any doubt, please contact us by email or speak directly with us in the office to work things out.