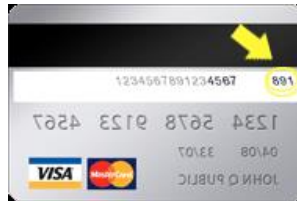




## Visa/MasterCard Verification Number

The verification code is imprinted on credit cards to help merchants verify transactions when the actual card is not present, such as Internet purchases. The merchant uses this number as part of the authorization process with the card issuer. The verification code for Visa and MasterCard is a three-digit number printed on the back of your card. It appears after the account number, or last four-digits of your account number, in the signature panel.

Please use the image below to locate the verification code for your card type.



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## CANCELLATION AND REFUND POLICIES

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**Please note that the following fees are NON-REFUNDABLE:**

- **Registration Fee**
- **Accommodation Placement Fee**

### Cancellation Policy before Program Start Date

**Visa denial:** When a visa is denied, tuition fee is refunded only if ÉQM receives a cancellation request in writing and the letter received from Citizenship and Immigration Canada.

**More than 30 days:** If a written notice of withdrawal is received by ÉQM more than 30 days before the start of the course specified in the contract, ÉQM will retain a cancellation fee of 10 % of total tuition due under the contract to a maximum of \$1000.

**Between 0 to 30 days:** If a written notice of withdrawal is received by ÉQM between 0 and 30 days before the start of the course specified in the contract, ÉQM will retain a cancellation fee of 25 % of total tuition due under the contract to a maximum of \$1500.

### Cancellation Policy after the Start Date

If the registration is canceled on arrival or after the start of the course, tuition fee is reimbursed based on the percentage of completion of the total study period specified in the contract at the time of receipt, in writing, of the cancellation request.

**Between 0 to 10%:** If the notice of withdrawal is received by ÉQM within the first 10% of the total study period or if a student does not

show up on their scheduled start date, ÉQM will retain a cancellation fee of 30% of the tuition due under the contract.

**More than 10% to 30%:** If the notice of withdrawal is received by ÉQM when more than 10% up to 30% of the total study period has elapsed, ÉQM will retain a cancellation fee of 50% of the tuition due under the contract.

**More than 30%:** If the notice of withdrawal is received by ÉQM when more than 30% of the total study period has elapsed, no refund is granted and no credit will be given for the remaining amount.

### Cancellation Policy of Home Stay Program

**All home stay cancellations or withdrawals are subject to a \$200 Cancellation Fee.**

**Prior to Arrival:** If the written notice of cancellation or withdrawal from the home stay program is received by ÉQM before the start date of the program specified in the contract, a full refund will be given save for the cancellation fee.

**Between 0 to 30%:** If the written notice of withdrawal from the home stay program is received by ÉQM within the first 30% of the total accommodation period, ÉQM will refund the unused portion minus 1 week of home stay fee and the cancellation fee of \$200.

**More than 30%:** If the written notice of withdrawal from the home stay program is received by ÉQM when more than 30% of the total accommodation period has elapsed, ÉQM will refund the unused portion minus 2 weeks of home stay fee and the cancellation fee of \$200.