

| Mangrove (YAMM) and Satyananda Yoga Academy (SYA) Refund Policy | | | | | | | | | | |
|--|--------------|----------------------------------|------------------------|------------------------|-------------------|------------------------|-----------------------------|-----------------------------|------------------------|---|
| | | | Yogic Studies | | YAMM Courses | all courses | | | after start of course | |
| | situation | item | > 7 days notice | 7 days to 72 hours | > 72 hours notice | 72 to 24 hours notice | < 24 hours notice | no show | < 48 hours after start | within 7 days after start |
| Yogic Studies/Teacher Training | withdrawal | late fees | no refund | no refund | | no refund | no refund | no refund | | no refund |
| Yogic Studies/Teacher Training | withdrawal | higher module fee | no refund | no refund | | no refund | no refund | no refund | | no refund |
| Yogic Studies/Teacher Training | withdrawal | bedding (unused) | refund | refund | | refund | refund | no refund | | no refund |
| Yogic Studies/Teacher Training | withdrawal | transport | refund | refund | | refund | refund | no refund | | |
| Yogic Studies/Teacher Training | withdrawal | accommodation surcharges | refund | refund | | refund | no refund on first 48 hours | no refund on first 48 hours | | no refund on used portion and next 48 hours |
| Yogic Studies/Teacher Training | withdrawal | recommencement fees | no refund | no refund | | no refund | no refund | no refund | | no refund |
| Yogic Studies/Teacher Training | withdrawal | folder fees etc | no refund | no refund | | no refund | no refund | no refund | | no refund |
| Yogic Studies/Teacher Training | withdrawal | standard module fee (SMF) | refund less 10% of SMF | refund less 25% of SMF | | refund less 25% of SMF | refund less 25% of SMF | refund less 50% of SMF | refund less 35% of SMF | refund less 50% of SMF |
| YAMM Courses - all, including Skills and Lifestyle Stay | | | | | | | | | | |
| Courses - all, including Skills and Lifestyle Stay | cancellation | bedding (unused) | | | 75% refund | 50% refund | no refund or transfer | no refund or transfer | | no refund or transfer |
| Courses - all, including Skills and Lifestyle Stay | cancellation | transport (unused) | | | 100% refund | 100% refund | no refund or transfer | no refund or transfer | | no refund or transfer |
| Courses - all, including Skills and Lifestyle Stay | cancellation | accommodation surcharges | | | 75% refund | 50% refund | no refund or transfer | no refund or transfer | | no refund or transfer |
| Courses - all, including Skills and Lifestyle Stay | cancellation | course fees | | | 75% refund | 50% refund | no refund or transfer | no refund or transfer | | no refund or transfer |
| Courses - all, including Skills and Lifestyle Stay | transfer | bedding (unused) | | | 100% transfer | 75% transfer | no refund or transfer | no refund or transfer | | no refund or transfer |
| Courses - all, including Skills and Lifestyle Stay | transfer | transport (unused) | | | 100% transfer | 100% transfer | no refund or transfer | no refund or transfer | | no refund or transfer |
| Courses - all, including Skills and Lifestyle Stay | transfer | accommodation surcharges | | | 100% transfer | 75% transfer | no refund or transfer | no refund or transfer | | no refund or transfer |
| Courses - all, including Skills and Lifestyle Stay | transfer | course fees | | | 100% transfer | 75% transfer | no refund or transfer | no refund or transfer | | no refund or transfer |

| | situation | item | Yogic Studies | | YAMM Courses | all courses | | | after start of course | |
|---|--------------|----------------------------------|--|--------------------|-------------------|-----------------------|-----------------------|-----------------------|------------------------|---------------------------|
| | | | > 7 days notice | 7 days to 72 hours | > 72 hours notice | 72 to 24 hours notice | < 24 hours notice | no show | < 48 hours after start | within 7 days after start |
| Personal Retreat Stays | | | | | | | | | | |
| Personal Retreat Stays | cancellation | bedding (unused) | | | 75% refund | 75% refund | no refund or transfer | no refund or transfer | no refund or transfer | no refund or transfer |
| Personal Retreat Stays | cancellation | transport (unused) | | | 100% refund | 100% refund | no refund or transfer | no refund or transfer | no refund or transfer | no refund or transfer |
| Personal Retreat Stays | cancellation | accommodation surcharges | | | 75% refund | 50% refund | no refund or transfer | no refund or transfer | no refund or transfer | no refund or transfer |
| Personal Retreat Stays | cancellation | course fees | | | 75% refund | 50% refund | no refund or transfer | no refund or transfer | no refund or transfer | no refund or transfer |
| Personal Retreat Stays | transfer | bedding (unused) | | | 100% transfer | 100% transfer | no refund or transfer | no refund or transfer | no refund or transfer | no refund or transfer |
| Personal Retreat Stays | transfer | transport (unused) | | | 100% transfer | 100% transfer | no refund or transfer | no refund or transfer | no refund or transfer | no refund or transfer |
| Personal Retreat Stays | transfer | accommodation surcharges | | | 100% transfer | 75% transfer | no refund or transfer | no refund or transfer | no refund or transfer | no refund or transfer |
| Personal Retreat Stays | transfer | course fees | | | 100% transfer | 75% transfer | no refund or transfer | no refund or transfer | no refund or transfer | no refund or transfer |
| For Personal Retreat Stays of more than 3 days - | | | | | | | | | | |
| Calculate how much time of the stay is left beyond the periods of notice required. | | | | | | | | | | |
| For example - on day 2 of a 7 day stay the person wants to reduce the stay to 5 days: | | | | | | | | | | |
| | days 6, 7 | have had more than 72 hrs notice | refer to rules above for >72 hours notice | | | | | | | |
| | days 4, 5 | have had 24 to 72 hrs notice | refer to rules above for 24 to 72 hours notice | | | | | | | |
| | day 3 | less than 24 hrs notice | refer to rules above for < 24 hrs notice | | | | | | | |