

At **TOCC**, we strive to provide an exceptional experience for all our participants. By registering for our events or programs, you agree to the terms outlined in this Refund Policy.

### **Non-Refundable Policy**

All payments for event registrations, retreats, and chess programs are non-refundable. Once your reservation has been confirmed and payment processed, we are unable to provide a refund under any circumstances.

### **Transfers**

While we do not offer refunds, we understand that unforeseen circumstances may arise. If you are unable to attend an event or program, you may request to transfer your reservation to another participant, subject to the following conditions:

- The transfer request must be made at least [insert time frame, e.g., 7 days] before the event start date.
- The transfer is subject to approval from the Tunde Onakoya Chess Club team, and we reserve the right to deny any transfer requests based on availability or other factors.
- The person to whom you are transferring your reservation must meet the necessary requirements for participation (e.g., age, skill level, etc.).
- A transfer fee may apply, depending on the event or program.

To request a transfer, please contact us at [Insert Contact Email] or [Insert Contact Phone Number], and we will review your request promptly.

### **Event Cancellations by Tunde Onakoya Chess Club**

In the rare event that Tunde Onakoya Chess Club must cancel an event, retreat, or program due to circumstances beyond our control (e.g., weather, unforeseen emergencies, or other logistical challenges), we will offer you the option to transfer your registration to a future event or program. If you are unable to attend a future event, we will issue a full refund at our discretion.

### **Contact Us**

If you have any questions regarding this Refund Policy or need to make a transfer request, please contact us:

Email: [Love@noh-studios.com](mailto:Love@noh-studios.com)

We appreciate your understanding and look forward to welcoming you to our events and programs!