Refund & Transfer Policy for the

2025 Massive Murray Paddle (November 2025)

Please read carefully and please DO NOT enter this event if you do not agree to this policy.

Please review the following refund and transfer terms related to the 2025 Massive Murray Paddle (the "Event"):

1. Event Registration Fee Transfer

You may transfer your event registration fee to the **2026 Massive Murray Paddle** or receive an **in-store credit** with **Sydney Harbour Kayaks** without incurring an Event Administration fee, provided you notify SHK/PGA by **October 16, 2025** (11:59 PM).

2. Full Refund for Early Withdrawal

If you withdraw from the Event by **June 30, 2025** (11:59 PM), you will receive a **100% refund** of your registration fee.

3. Refund with Administration Fee

If you withdraw between July 1, 2025 (12:00 AM) and October 16, 2025 (11:59 PM), a 30% Event Administration fee will apply. You will receive 70% of your registration fee.

4. No Refund After October 17, 2025

No refunds will be issued if you withdraw from the Event after **October 17, 2025** (12:00 AM), except where required by law.

5. Event Cancellation

If the Event is canceled due to storm, rain, flood, inclement weather, or other Acts of God, your event entry fee will **not be refunded**, except as required by applicable laws.

6. Non-Agreement

If you do not agree to these terms, you should **not** enter the Massive Murray Paddle.