

Refund & Payment Policy

Effective Date: 13.07.2026

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1 Introduction

This Refund & Payment Policy describes the payment procedures, refund administration, billing practices, and financial responsibilities applicable to competitions and services offered through the **HDH-IAA Competition Management Platform**.

This Policy supplements the Platform's Terms of Service and Privacy Policy and applies to all Users making payments through the Platform.

2 Scope

This Policy applies to:

- competition entry fees;
 - membership fees where applicable;
 - optional competition services;
 - online payments;
 - invoice generation;
 - refund administration;
 - cancelled registrations;
 - cancelled competitions.
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3 Merchant Responsibility

Unless expressly stated otherwise, each **Competition Organizer** acts as the merchant responsible for its own competitions.

Accordingly, the Competition Organizer is responsible for:

- determining participation fees;
- publishing refund conditions;
- approving or rejecting refund requests;
- issuing refunds;
- complying with applicable tax and accounting obligations.

The Platform Operator provides the technical infrastructure supporting these processes but is not responsible for financial decisions made by Competition Organizers.

4?Payment Processing

Where online payment is available, transactions are processed through certified third-party payment service providers.

The Platform:

- redirects Users to the secure payment environment of the payment provider;
- records the payment status;
- links successful payments to the relevant registration;
- stores transaction references necessary for accounting and support.

The Platform does not process or store full payment card details.

5?Accepted Payment Methods

Available payment methods are determined by the Competition Organizer and may include:

- online card payment;
- bank transfer;
- cash payment at the venue;
- other electronic payment methods supported by the Platform.

Available methods may differ between competitions.

6?Payment Status

Each registration may display one of several payment statuses, including:

- Payment Required;
- Pending Payment;
- Paid;
- Partially Paid;
- Payment Failed;
- Refunded;
- Cancelled.

These statuses assist Participants and Competition Organizers in tracking the financial status of registrations.

7?Electronic Invoicing

Where required by applicable legislation, invoices may be generated electronically.

Users are responsible for providing accurate billing information before payment.

Once an invoice has been issued, corrections may be subject to applicable accounting and tax legislation.

8?Refund Requests

Refund requests should be submitted directly through the procedure specified by the Competition Organizer.

A refund request should normally include:

- participant identification;
- competition name;
- registration reference;
- reason for the request;
- supporting documentation where applicable.

Submission of a refund request does not guarantee approval.

9?Circumstances in Which Refunds May Be Considered

Subject to the Organizer's published conditions, refunds may be considered in circumstances such as:

- duplicate payments;
- accidental overpayment;
- cancellation of the competition;
- cancellation by the Organizer;
- payment processing errors;
- technical failures affecting payment completion;
- circumstances where refunds are required by applicable law.

Refund eligibility remains subject to the Organizer's decision unless otherwise required by mandatory legislation.

10?Circumstances Where Refunds May Be Limited or Declined

Refunds may be refused or limited where:

- the registration deadline has passed;

- competition preparations have already commenced;
- participation has already begun;
- administrative costs have been incurred;
- the Participant voluntarily withdraws after the applicable deadline;
- the request conflicts with published competition rules.

Nothing in this Policy limits any mandatory consumer rights provided by applicable law.

11?Cancelled Competitions

Where a Competition is cancelled, postponed, or substantially modified, the Competition Organizer shall determine the available options, which may include:

- full refund;
- partial refund;
- credit for a future competition;
- transfer of registration;
- alternative participation arrangements.

Participants will be informed through the Platform where practicable.

12?Payment Disputes

Users experiencing payment-related issues are encouraged to contact the Competition Organizer before initiating formal disputes with their financial institution.

The Platform Operator may assist in verifying technical transaction information but does not determine entitlement to refunds.

13?Chargebacks

Where a payment chargeback is initiated, the relevant registration may be placed on hold while the matter is investigated.

Competition Organizers and the Platform Operator may exchange information reasonably necessary to verify the transaction and respond to the payment provider's investigation.

This provision does not affect any statutory rights available to the payer.

14?Taxes and Currency

Competition fees are published in the currency selected by the Competition Organizer.

Currency conversion charges, bank fees, or additional charges imposed by payment providers are outside the control of the Platform Operator.

Any taxes applicable to the competition remain the responsibility of the Competition Organizer unless otherwise stated.

15?Payment Security

All online payments are transmitted using encrypted connections.

Payment transactions are processed within the secure environment of the payment service provider.

The Platform Operator continuously reviews payment integration to maintain appropriate technical and organizational security measures.

16?Record Keeping

Financial records relating to payments and refunds are retained in accordance with applicable accounting, taxation, and data protection legislation.

Retention periods are described in the Privacy Policy.

17?Amendments

The Platform Operator may update this Policy where necessary to reflect:

- changes in payment providers;
- changes in legislation;
- improvements to Platform functionality;
- operational requirements.

Material changes will be communicated through the Platform where appropriate.

18?Contact Information

Questions concerning payments should first be addressed to the relevant Competition Organizer.

Questions relating to the Platform's payment functionality may be directed to:

HDH-IAA International Archery Association

Email: info@hdhxaa.net

Website: <https://hdhxaa.net>

Document Information

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Related Documents:

- Terms of Service
- Privacy Policy
- Competition Data Processing Policy