## PGL TERMS AND CONDITIONS OF PAYMENT

I would also like to confirm with you the terms and conditions of PGL which are as follows:-

"Once paid, first deposits are not refundable, but they are transferable if replacements can be found. In the event of a cancellation by a paying member, payments made may be transferred to a substitute member. If this is not possible then cancellation charges will apply and payment will be retained by PGL as follows:
More than 56 days before your course: deposit retained

56-29 days before your course: 60% of full payment retained 28-15 days before your course: 80% of full payment retained 14 days or less before your course: full payment retained