

**Refund & Transfer Policy for the
2026 Massive Murray Paddle (November 2026)**

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 2026 Massive Murray Paddle (the "Event"):

1. Event Registration Fee Transfer

You may transfer your event registration fee to the **2027 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 15, 2026** (11:59 PM).

2. If you would like to transfer your 2026 MMP registration to the 2027 Massive Murray Paddle **after midnight on October 15, 2026, up to November 15, 2026 (11.59pm), then you will be required to **pay a transfer fee of \$95.00****

3. Full Refund for Early Withdrawal

If you withdraw from the Event by **June 30, 2026** (11:59 PM), you will receive a **100% refund** of your registration fee.

4. Refund with Administration Fee

If you withdraw between **July 1, 2026** (12:00 AM) and **October 15, 2026** (11:59 PM), a **30% Event Administration fee** will apply. You will receive **70% of your registration fee**.

5. No Refund After October 16, 2026

No refunds will be issued if you withdraw from the Event after **October 16, 2026** (12:00 AM), except where required by law.

6. 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.

7. Non-Agreement

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