



FINANCIAL AND PAYMENT POLICY

All prospective participants are required as a matter of obligation to read, understand and agree to the following policies which are vehemently binding on them before proceeding with the program. Indication of the participant understands and agreement must be done by initialing each provision and then signing and dating the bottom segment of this document.

PROGRAM FEE

The cost of the **Summer Work and Travel 2019** is 1,550 US Dollars and it caters for the following: U.S. Partner's application fee, interview and screening, orientation sessions, and administrative charges, cost of job placement and housing, cost of DS-2019 forms, medical insurance and participants manual/orientation materials, etc. The participant would be required to pay the program fee in full amount 2 weeks after screening and selection.

Notwithstanding the above provisions, the office of SYTO can ask any participant to fulfill all financial obligations at any moment after selection if it becomes absolutely necessary for that to be done. Hence, participants should ensure they are absolutely capable, ready and willing to fulfill all financial obligations before enrolling in the work and travel program.

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VISA FEE

The program fee excludes visa appointment fee. This will be paid directly to the US embassy through the embassy's required payment system in Ghana.

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MODE OF PAYMENT

The program fee is accepted in dollar denomination. All participants must pay **\$1,550** into SYTO's dollar account.

Bank A/C Name : Student & Youth Travel Organization
Bank : Barclays Bank of Ghana Limited
Account No: 064/1240044
Branch : Head Office

Address : P.O. Box GP 2949, Barclays House, High Street, Accra, Ghana

Swift Code: BARCGHAC

After paying into the account, participants must ensure they write their full names (as known by the office of SYTO) on the pay-in-slips. They should then make photocopies of the pay-in-slips for their keep and immediately submit the original stamped copy of the pay-in-slips obtained from the bank to any of SYTO offices in Ghana for official SYTO receipt.

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Third Party Fee-Lawyer

All guarantors and students must sign an affidavit prior to their travel on the program. Guarantors must pay an amount of **\$150** for the cost of the legal notarized affidavits. This is prepared by SYTO's lawyer for the students.

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RESERVATIONS AND TICKETING

Air ticket would be booked and purchased through SYTO. Once visa is approved, your ticket would be booked by sister company of SYTO named M and J travel and Tours. All students are required to make payment 1 week after visa is acquired for tickets to be purchased

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Signature of participant

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Date

WAT REFUND POLICY

Breakdown of fee

WAT USA-970
SEVIS FEE-35
SYTO ADMIN FEE-500
BANK CHARGES-45

TOTAL-\$ 1,550

NON REFUNDABLE PROGRAM FEE

I, the undersigned fully understand that the non-refundable fee includes part of the application fees.

BREAKDOWN OF NON-REFUNDABLE FEES

SEVIS fees-35
US partner visa cancellation fee-50
US partner standard cancellation-100
SYTO Administrative fee-500
Bank Charges-15

NON-REFUNDABLE FUNDS

TOTAL-US\$ 600 for all visa cancellations

TOTAL-US\$ 650 for all standard cancellations

For all standard cancellations, a total amount of money to be re-funded to the applicant is PROGRAM FEE (**\$1,550**) - TOTAL STANDARD CANCELLATION FEE (**650**) = **\$900**

For all visa cancellations, a total amount of money to be re-funded to the applicant is PROGRAM FEE (1550) – TOTAL visa cancellation fee (600) = **\$950**

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VOLUNTARY WITHDRAWAL FROM THE PROGRAM

I also understand that if I voluntarily withdraw from the program prior to job confirmation, I am entitled to my program fee short of \$200 .I must submit in writing to SYTO, a notice of withdrawal stating the grounds for withdrawal in order to receive my refund. That if I voluntarily withdraw from the program after receiving all visa documents and job confirmation, there will be a refund short of \$650

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VISA

In cases where an applicant refuses to attend visa interview, the student would write to SYTO and will make a re-fund less of 650 dollars of his or her program fee.

In the case of visa denial, I must submit the original DS-2019 form, my passport and a letter from the US embassy stating reasons for refusal in-order to receive the re-fund of my program fee which is also short of \$600.

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CANCELLATION OF DS 2019

If there is any delay with booking visa interview dates which is no fault of SYTO but the applicant which could be due to late submission of documents to SYTO after job confirmation with employer and their DS start dates are affected, If due to the delay, SYTO could not send cancellation form before the applicants DS start dates, there will be no re-funds for such applicant.

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NATURAL DISASTER

I understand and agree that if for any particular reason such as Natural disaster, Disease outbreaks and political turmoil etc. which is no fault of sponsors and the applicant and the and the program is cancelled before issuing DS 2019, an applicant who has fully paid his /her program fees would receive a refund less by 150 US Dollars to compensate administrative cost.

PERIOD OF RE-FUND

That I am duly aware that refunds could take a while due to reconciliation processes with our partner. The waiting period is between 7 to 9 months after visa refusal. For these reasons, I declare that I will not put any undue pressure directly or indirectly on SYTO or on the overseas partner for immediate refund. That I can receive my refund from the US partner only through SYTO which receives all refunds directly from the US partner.

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FALSE DOCUMENTS

In situations where false documents are detected by both SYTO and partner, there will be no refund of any fees paid by the applicant.

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Signature of Participant

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Date