



Payment and Arrears Policy

Effective date: September 2016

1. Introduction and purpose

The administration of the club is carried out by volunteers and for this reason it is hoped that all will support and help the club by ensuring that the correct fees and other monies owed are paid on time. This will enable the club to fulfil its financial obligations. The purpose of this policy is to ensure that members are clear as to what is expected and what they can expect in return.

2. Squad, ASA Fees

All squad fees are payable on the 1st of each month in advance and must be paid by standing order to:

Nat West Bank

Sort Code: 52 10 51

Account no: 18012663

The **name of the swimmer must be quoted as a reference in the standing order**, to enable the payment to be matched to the swimmer when it appears in the bank statement.

A new swimmer's first payment can be paid by cheque to the club desk, but thereafter should be paid by standing order.

The latest squad fees will be displayed on the web site and any price changes will be communicated through the web site notice board and by letter. It is the responsibility of parents/guardians or swimmers to ensure that the correct fees are being paid.

The full squad fee is payable each month regardless of whether a swimmer attends all sessions.

Fee reductions are granted in respect of the children of volunteer coaching staff, as approved by the Committee.

Where a swimmer moves to a different squad, it is the responsibility of the parent/guardian to ensure that the standing order is changed to reflect the new fee. If a swimmer moves squad mid-month, they will be expected to pay the revised amount from the first of the following month.

All swimmers are required to be members of the ASA and pay an annual membership fee to the Association. The club will register each swimmer on receipt of the appropriate membership fee. Without this membership, swimmers are not insured and will not be able to swim

3. Non-payment and arrears

All fees must be paid and any arrears as a result of failure to amend a standing order, or missed payments should be cleared as soon as possible. You should not rely on the club to notify you immediately of any missed payments, as the timing of receipt of bank statements would not make this possible. An arrears will be pursued.

No swimmer will be permitted to move up a squad if they are behind in payment of squad fees.

It is acknowledged that sometimes payments are missed or incorrect amounts are paid in error, however we need to ensure that we treat everyone fairly and consistently when money is owed to the club. The debt recovery process will be as follows:

Stage 1 – We will aim to send an e-mail or letter advising of the missed or incorrect payment before the end of the month following the month that a payment is missed. It will be expected that corrections are made within a month of the e-mail/letter. Amounts owed should either be settled immediately or the Treasurer contacted to agree a payment plan.

Stage 2 – A second letter or email will be issued approximately a month later, if the debt has still not been paid.

Stage 3 – The swimmer will receive a letter (addressed to parent/guardian) advising that they cannot swim until the outstanding balance has been paid or a payment plan agreed. They will not be permitted to attend the following and subsequent sessions until the matter has been satisfactorily resolved. The value of any outstanding debt will be taken into consideration when taking this course of action.

For those swimmers with arrears prior to the effective date of this policy, this process will already be underway.

If anyone is experiencing financial hardship, please contact either the Head Coach, Chair, Treasurer or Secretary to discuss, so that we can ensure talented swimmers do not lose their opportunity to swim.

Any overpayment of fees will be refunded.

4. Long term absent of swimmer due to illness or injury

Where a swimmer is suffering from long-term injury or illness (i.e. broken bone, surgery etc.) a reduction of fees can be applied for. To qualify the club member must be unable to swim for a minimum period of one month, a request should be made by e-mail to the Head Coach, Chair and Treasurer and evidence may be required such as a Dr's note or show of cast etc.

5. Competition Fees

Competition fees must be paid by the closing date posted on Soundwell's notice board. NB this is not the closing date for the competition but a date determined by the competition secretary to enable the clubs entry to be submitted on time . Ideally payment should be made by cheque to the club desk. Payment by bank transfer can only be accepted if written/printed confirmation showing a payment date prior to Soundwell's entry closing date, are provided with the entry form.

Payments by bank transfer should be made to:

Lloyds Bank

Sort Code: 30-94-80

Account Number: 00015299

Competition entries cannot be accepted without payment or evidence of payment.

Where entries are not accepted, refunds will be given either by issue of a credit note or refund if over £10. If other monies are owed to the club (squad fees or other) refunds may be off-set against the debt.

6. Contact Information

Any queries in respect of fees and payments, or any difficulty with making payments should be raised with the Club Treasurer – Treasurer@soundwellswim.org.uk. Contact details for the Club Treasurer and other members of the committee are available on the website.