

# **PAYMENT POLICY**

*Date: October 2025 (review October 2026)*

## **1. OBJECTIVE**

The objective of this policy is to clarify the roles and responsibilities of members and the Club surrounding payment of subscription fees, meet fees and the costs associated with sundry items (such as badges and kit).

## **2. TYPES OF COST**

### **2.1 Joining Fee**

For new members there will be a joining fee of £25, this fee contributes towards Swim England membership and therefore insurance for the member and the club. This fee is also used to pay for the development of the officials, coaches and the club. This is a one-off fee payable at the beginning of your membership.

For members rejoining the club after a 6-month period, you will be treated as a new club member, and the fee may become payable once again, this can be waived at the officers' discretion in extenuating circumstances.

### **2.2 Subscription Fees**

Fees are due monthly in advance by standing order on or before the 1st of every month. It is the responsibility of the subscription payer to ensure that the correct fees are paid. Audits of standing order payments will take place at the end of each month, and reminder messages sent for non-payment. Update once we are on Swim Club Manager

Your first session will be free, then your first month membership will be pro-rata'd from your second session.

### **2.3 Meet Fees**

When a Meet is advertised, members may sign up to enter. Please pay for Meet entries on the same day as submitting the entries. If Meet fees are unpaid, further entries will not be accepted until the balance is cleared.

### **2.4 Club Shop Purchases**

Items such as Club Hat, Badges, Certificates and tickets can be purchased via SwimManager. These items will be ordered on your behalf but will not be handed over until payment is confirmed.

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## **3. ARREARS MANAGEMENT**

If the Member/subscription payer believes they are unable to commit to a payment, they must contact the Treasurer at the earliest point as requests for assistance/flexible payment terms can be made and will be treated confidentially.

## **4. COMMUNITY FUND USAGE**

Forest of Dean Swimming Club will consider applications for cases of hardship and/or extenuating circumstances. The Treasurer shall consider each request for assistance/flexible terms on a case-by-case basis. Requests for this must be made and agreed with the Treasurer within one month of the first payment becoming due.

Requests for assistance/flexible payment terms will not be considered after two months of the payment becoming due.

## **5. SEVERE ARREARS (NON PAYMENT AFTER 2 MONTHS)**

### **5.1 Subscription Fees**

A member whose fees are more than two months in arrears shall be deemed to have resigned from the Club and their membership terminated. Where membership has been terminated in this way the member shall be informed in writing either via post to the last known address or by electronic means.

A member who resigns from the Club or whose membership is terminated shall not be entitled to have any part of the annual Club, Swim England, Region or County membership fee refunded and must immediately return any Club property.

The Swim England Membership Department and the relevant Swim England Region shall be informed by the Club should a member resign or have their membership terminated when still owing money or property to the Club.

### **5.2 Meet Fees**

A swimmer will not compete at a Meet when fees are outstanding from a prior Meet unless where exceptional circumstances are accepted by the Officers of the Club.

### **5.3 Sundry Costs**

Non-personalised items will be retained by the Club and sold to other members if payment is not made within two months of order placement. Personalised items are not usually transferrable and will be billed as Subscription Fees above.

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### **6. DEBT MANAGEMENT (NON PAYMENT AFTER 3 MONTHS)**

The debtor and the arrears will be brought to the attention of the Committee who will issue a final demand letter (both in hardcopy and electronically). Should the matter be unresolved then there will be a decision taken at the following Committee Meeting regarding legal action. Information will be anonymised for the purpose of this meeting.

### **7. ABSENCE FROM SWIMMING**

If a swimmer is predicted to have time out of swimming due to injury or illness, the subscription payer can ask to be added onto our Injury/illness subscription, which is £10 per month. Requests must be made in writing to the Treasurer. Retrospective requests will not be accepted, part months will be reviewed and approved at the officers' discretion.

### **8. DISCOUNTS**

Families will receive a reduction in their monthly fees for the third and subsequent members. To qualify for this all members must reside at same address.

### **9. STUDENTS LIVING AWAY FROM HOME**

Swimmers in tertiary education who live away from home are required to pay an annual membership fee in the January of each year plus a further fee of £8 per swim session attended or the monthly squad fee per calendar month (whichever is the lower amount).

### **10. 18+ NON-TRAINING MEMBERSHIP**

Some Masters swimmers may join the Club for ASA competitive event eligibility only; these members will not be required to train at any Club facility, but they are liable to the same rules and regulations of the Club in every other respect.