



PAYMENT AND REFUND POLICY

1. Purpose

SWIM Coaches & Teachers Australia (SWIM) is committed to providing quality services, resources and advocacy for all Individual and SWIM Schools Australia members. As such, SWIM have created the following payment and refund process with the aim to provide fair and reasonable payment and refund terms and conditions. The purpose of this policy is to provide for the appropriate handling of member payments and refunds.

2. Scope

This policy applies to all fees involved in SWIM membership – Individual and SWIM Schools Australia. Due diligence by all involved in the SWIM refund process is crucial in minimising risk to the company.

3. Policy Statement

SWIM is committed to ensuring fair and reasonable payment and refund practices. SWIM will:

- Implement and maintain a process for a fair and reasonable refund of fees paid.
- Provide refunds for fees and charges paid by customers as per the payment and refund terms and conditions outlined in this policy below.
- Display details on payment options and refunds publicly on the SWIM Coaches & Teachers Australia and Swim Australia websites, catalogue and also a link on the SWIM Membership Application Forms.
- Make payment of all refunds within fourteen (14) days of the request for a refund being approved by SWIM Management.

4. Definitions

Membership Products are any SWIM Coaches & Teachers Australia Membership, SWIM Schools Australia Membership and associated SWIM Insurance products available in the SWIM online/website catalogue under the Membership category.

SWIM refers to SWIM Coaches & Teachers Australia and SWIM Schools Australia.

5. Policy Responsibilities

Responsible Officer	Responsibilities
Administration/Accounts	<ul style="list-style-type: none">• Ensuring compliance with this policy• Process the refund within fourteen (14) days after the refund request has been approved by SWIM Management• Process all refunds electronically





6. Payment and Refund Terms and Conditions:

- Payment for SWIM Membership products can be made in the form of:
 - Full immediate payment by credit card at point of purchase
 - Full immediate payment with the use of AfterPay at point of purchase
 - Full payment by invoice
- If payment by invoice is requested, SWIM will send the invoice within 14 days of request, and payment of the invoice is required within 30 days of the date on the invoice.
- If SWIM Membership was purchased, with the application form completed and submitted by the customer, and SWIM had commenced processing the application form, a partial refund will be provided consisting of the full purchase price less the administrative costs of \$10 *for credit card and invoice payments only
- If SWIM Membership was purchased, with the application form completed and submitted by the customer, and SWIM had commenced processing the application form, a partial refund will be provided consisting of the full purchase price minus the administrative costs of \$20 *for AfterPay payments only
- If SWIM Membership was purchased and no application form submitted by the customer, a full refund of the entire purchase price will be given EXCLUDING transaction fees
- There is no refund applicable after 7 days from the Membership Application Form approval date
- All payments for SWIM Membership products by credit card are subject to additional transaction fees as per the Stripe online payment system (currently 1.75% of product price + \$0.30AUD as at 16th February 2023)

Reason for Refund	Notification requirements	Refund
Member purchased in error by credit card	<ul style="list-style-type: none"> ▪ In writing, after purchased and application NOT submitted and approved 	100% of the Membership fee (paid by the member) within fourteen (14) days EXCLUDING transaction fees
	<ul style="list-style-type: none"> ▪ In writing, after purchased and application submitted and not approved (some administrative action taken) 	Membership fee (paid by the member) less \$10 administrative costs + transaction fees, within fourteen (14) days
	<ul style="list-style-type: none"> ▪ In writing within 7 days of approval (after purchased and application submitted and approved) 	Membership fee (paid by the member) less \$10 administrative costs + transaction fees, within fourteen (14) days

Member purchased in error through AfterPay	<ul style="list-style-type: none"> ▪ In writing, after purchased and application NOT submitted and approved 	100% of the Membership fee (paid by the member) less \$10 administrative costs + transaction fees , within fourteen (14) days
	<ul style="list-style-type: none"> ▪ In writing, after purchased and application submitted and not approved (some administrative action taken) 	Membership fee (paid by the member) less \$20 administrative costs + transaction fees , within fourteen (14) days
	<ul style="list-style-type: none"> ▪ In writing within 7 days of approval (after purchased and application submitted and approved) 	Membership fee (paid by the member) less \$20 administrative costs + transaction fees , within fourteen (14) days
Member purchased in error by invoice	In writing, after purchased and application NOT submitted and approved	100% of the Membership fee (paid by the member) less transaction fees , within fourteen (14) days
	In writing, after purchased and application submitted and not approved (some administrative action taken)	Membership fee (paid by the member) less \$10 administrative costs + transaction fees , within fourteen (14) days
	In writing within 7 days of approval (after purchased and application submitted and approved)	Membership fee (paid by the member) less \$10 administrative costs + transaction fees , within fourteen (14) days

- All payments for SWIM Membership products by AfterPay are subject to the terms and conditions outlined by AfterPay and the customer is responsible for referring to the AfterPay terms and conditions for more information
- All requests for replacement SWIM Membership cards will incur a \$20 fee.
- SWIM Membership cards will be reprinted at no extra cost to the member if the card contains an error due to administrative inaccuracies.
- All SWIM Membership benefits will not be accessible to the member until such time as the SWIM Membership form has been completed and submitted by the member and approved by SWIM.
- All refund requests are to be made in writing to membership@scta.org.au

Refunds for SWIM Memberships will be calculated in accordance with the following sliding scale.



7. Records Management

All documentation from refund processes are maintained following Records Management Policy (see Records Management Policy).

8. Monitoring and Improvement

SWIM's CEO monitors all refund practices. Areas for improvement are identified and acted upon (see Continuous Improvement Policy).

9. Document Control

Version	Date	Description	Author
1.0	Feb 2023	Policy Generated	Membership Officer/Manager
1.1	April 2023	Policy reviewed/updated	Membership Manager
1.2	5 April 2023	Policy reviewed and approved	CEO