



CSCSC Overdue Payment Policy

This is the Overdue Payment Policy that sets out how the Camden Swiss Cottage Swimming Club manages overdue payments.

The CSCSC Office Manager's role is to ensure training fees are invoiced monthly (1st of the month), apply additional charges (e.g. meet fees, club kit order) by the 7th of the month, and payments received are applied to the relevant member's accounts. The Office Manager will contact members when additional charges are applied and if required, a gentle reminder in advance of the end of the month that an outstanding balance remains on the account.

It is the member's responsibility to login to their account to update contact details, monitor charges invoiced monthly and arrange payments to the Club by bank transfer. If members are having difficulties in facilitating payment or are disputing any fees payable on an invoice, the member must notify the Office Manager in writing within seven (7) calendar days of the relevant invoice charge being posted to the account.

There are five notice actions for overdue accounts:

- 1. Courtesy Notice** - Sent one (1) day after due date. If payment is not received by the agreed payment term (30 days), a Courtesy Notice will be sent requesting full payment. If payment of the overdue balance is not received within fifteen (15) days after the Courtesy Notice, a late payment penalty fee of £5.00 will be applied to your account.
- 2. Overdue Notice** - Sent sixteen (16) days after due date. Should payment not be received within fifteen (15) days of the Courtesy Notice being sent an Overdue Notice will be issued advising you a late payment fee of £5.00 has been applied to your account.
- 3. Final Warning Notice** - Sent thirty (30) days after due date. Should payment not be received by this date, a Final Warning Notice will be issued requesting payment of the total account balance be made within fifteen (15) days from the Final Warning Notice date to avoid member suspension.
- 4. Suspension of Swimmer(s) Notice** - Sent forty-five (45) days after due date. If full payment is not received by this date, a fourth notice will be issued by the Head Coach advising the member that their swimming membership has been suspended for non-payment. Full payment must be made within fifteen (15) days from the Suspension of Swimmer(s) Notice to resume swimming activities and to avoid permanent suspension.
- 5. Default Notice** - Sent sixty (60) days after due date. A fifth and final notice is issued by the Head Coach advising that all membership services have been permanently suspended and the member is in default for non-payment.