

## Appendix B - COB Late Payment Policy

This policy can be amended by the COB Committee without amendment to the Constitution. July 2020 update

### Committee Approval

- ❖ All decisions relating to assistance / flexible payments, support in the case of genuine hardship and the suspension and/or termination of membership and refunds due to long term absence must be approved by the Club Committee.
- ❖ The Club Committee may decide to appoint a 'Finance Group' to oversee this process which will be led by the Club Treasurer who will update the Club Committee at quarterly meetings.
- ❖ Any members of the Club Committee or those involved at Discipline Management or in sub-committee must respect the need for all items to be dealt with in confidence.

Payments (fees) are:

- ❖ Monthly training fees.
- ❖ Entry fees for open meets and other competitions where the entry is made on behalf of the athlete by COB.
- ❖ Additional training opportunities, training camps and social events.
- ❖ Other payments made on behalf of the athlete by COB.
- ❖ Annual Membership Fee.

**Failure to pay within 30 days will result in:**

#### **After 30 days**

- ❖ An urgent request for payment will be issued in writing (or by email) by the Finance Officer of the relevant Discipline Management Group asking for payment by return.
- ❖ A phone call may also be made reminding of the Late Payment Policy and requesting payment will be made by return.
- ❖ Requests for assistance / flexible payment terms should be made, in writing (or by email), to the Finance Officer of the relevant Discipline Management Group or the Club Treasurer before 30 days.

#### **After 60 days**

- ❖ A final demand for payment will be issued in writing (or email) by the Finance Officer of the relevant Discipline management Group asking for payment.
- ❖ Failure to pay within a further 30 days will result in membership being suspended and the potential loss of membership of the Club with the vacant position being offered to another member.
- ❖ **Requests for assistance / flexible payment terms will may not be considered after this point.**

#### **After 90 days**

- ❖ Termination of membership may be proposed by the Finance Officer of the relevant Discipline Management Group and will require agreement by the COB Committee. The member will be informed of termination of membership in writing (or by email).

### **Persistent Late Payers**

- ❖ For persistent late payers, for example those who pay a month, miss month, pay a month. The 30 days stage of the process will not apply, and the Club will move straight to the 60 days stage.

### **Genuine Cases of Hardship**

- ❖ City of Bristol Swimming Club (COB) has made financial provision for cases of hardship and the COB Committee considers each request for assistance / flexible terms with payments on its merits. Requests for assistance / flexible payment terms should be made, in writing (or by email), by the swimmer, parent or guardian, to Finance Officer of the relevant Discipline Management Group (in confidence) within 60 days of the payment becoming due.
- ❖ Requests for assistance / flexible payment terms may not be considered after 60 days of the payment becoming due.

### **Long Term Absence**

- ❖ For absences due to illness or injury, for periods exceeding one calendar month, which would affect an athlete's ability to train, members are entitled to request a refund of fees paid. No refund for the first month. Requests must be made to the Finance Officer of the relevant Discipline Management Group.
- ❖ The Finance Officer of the relevant Discipline Management Group must be informed of the impending absence as soon possible and members must be aware that failure to inform the club could affect the ability to receive a subsequent refund.
- ❖ As needed, the Finance Officer will communicate with the Head Coach and / or Welfare Officer to understand nature of the absence and if a refund is appropriate.