



Norwich Swan Payment Policy

Payments

Norwich Swan operates a Card Payment System through the Norwich Swan website: www.norwichswansc.co.uk This is operated on our behalf by Team Unify.

Upon joining the club, you will be asked to login and add a payment card to your account. By adding your payment card to the website, you consent to its use by Norwich Swan for the purpose of payment of fees due.

All fees are to be paid on the 1st of each calendar month by automatic card payment. This includes, gala entry fees, admin fees, LTS and squad fees, other event fees and kit orders. It may include other fees that you have agreed to during the month. (e.g. race sponsorship, athlete surcharge for gala entry etc)

The option 'fees associated with my account' must be selected to ensure automatic payment can be taken by Norwich Swan in the next billing cycle without the need for you to log in. However, if you choose to pay manually, 'on demand', instead, you must remember to login and make payment on or before the 1st of each month.

If all outstanding fees are not paid by the 16th of the following month a late payment fee will be applied to your account. The late payment fee is currently £5 per month.

Annual Club Membership Fees (squads only) are due on 1st February each year or upon joining the club. Failure to pay club membership fees and renew membership will result in your membership being lapsed as you will no longer be insured to swim with us. You will be unable to enter or compete in any events until your membership is initiated or renewed. Membership fees are non-refundable.

Any member whose fees are unpaid by the date falling 30 days after the due date for payment may be suspended by the Committee from some or all Club activities from a date to be determined by the Committee and until such payment is made.

For specific monthly squad fees please see the individual squads' section of the Norwich Swan website. Squad fees are determined for the year and then divided by 12 to produce the monthly rate. It is accepted that some months may include more swimming availability than others due to school holidays, but the monthly fee still applies.

For specific Learn to Swim monthly fees, please see the LTS section of the Norwich Swan website. If you join LTS mid-month a pro-rata amount (currently £7 per lesson) will be

invoiced to your account for the lessons available to you in the remaining part of that month. Learn to swim fees are determined for the year and then divided by 11 to produce the monthly rate. It is accepted that some months may include more swimming availability than others due to school holidays, but the monthly fee is worked out to accommodate this and still applies. LTS fees are not payable for the month of August where no lessons are available.

Gala entry fees will be specific to the gala entry and will be detailed in the event entry page for that meet and the corresponding meet conditions. A Norwich Swan athlete surcharge applies to all gala entries. This is currently £2.50 per athlete for a Swan/home meet and £5 per athlete for an away meet/meet run by another club. This will be invoiced to your account with your meet entry fees for each meet. A payment card is required to be registered on your account before you can enter any event.

You will be emailed an invoice towards the end of each calendar month, advising you of the fees due on your account on the first of the next month. No action is required. This is for your information only.

If your payment card is due to expire, you will be emailed during the month preceding the expiry. We expect you to login to the Norwich Swan website and update your card details before the 1st of the next month.

If your card fails on the 1st of the month, you will be advised promptly by email. The failure may be due to low balance, card expiry or card refusal for some other reason. If you have changed your card or have a new card, we expect you to update your card details and make a manual payment to ensure payment is received before the 16th of the month. To remove an old card please email membership@norwichswansc.co.uk

If you are one of very few existing members still paying by standing order, (this payment method is no longer offered to new members due to admin costs), a monthly surcharge will be applied to your account for paying via this method. The surcharge is 5% of your monthly fee. This is to cover our additional admin fees. If you pay by standing order you will be unable to enter events on the website.

Sibling Discount

A sibling discount applies to 2 or more children in squads. There is no sibling discount for children in LTS.

Each additional child in the family (swimming in squads) gets 10% discount on the lowest monthly squad fee. (The discount only applies to children in Squads, not Learn to Swim)

Fee Changes

Fees will be reviewed periodically by the Committee. If fees are changed, you will be advised by email with at least 1 months' notice of the change.

We expect you to keep your email address up to date on your account as this is our main form of communication with you.

Refunds/Credits

Squad fees will not normally be refunded due to pool closure or session cancellation as squad swimmers have access to alternative pools.

Learn to Swim members will be eligible for a credit on their account if the pool is closed for 2 weeks or more in a term, as they do not normally have access to other sessions. The first week of closure in any term will not be refunded or credited. If the pool is closed for a second week or more in a term period, those weeks will be credited. If other sessions are made available to swimmers, credits will not be applied. Credits will be applied at a rate of (currently £6 per session). If your account is in arrears, no credit will be applied. Credits can be used against the following months' fees. If you leave the club with a credit on your account, the credit will remain with the club. No refund will be applied.

Refunds/credits will not be applied if a child is unable to attend due to a family holiday or illness or any other reason, for squads, LTS or Holiday courses.

Ceasing Membership or Withdrawing Consent

To cancel membership with Norwich Swan, stop payments and remove your payment card please email membership@norwichswansc.co.uk. We require at least 3 working days' notice before the end of the month to enable payment to be stopped the following month. If you cancel membership with outstanding fees on your account, we reserve the right to collect those fees before cancelling your account and removing your payment card.

If you wish to withdraw consent for your payment card to be used by Norwich Swan, this can be done by emailing membership@norwichswansc.co.uk. We will endeavour to action this promptly within 2-3 working days. In this instance you will need to make alternative arrangements to pay your fees on the first of each month or let us know that you are leaving the club and therefore ceasing your club membership.

Any outstanding fees must be paid before leaving the club (this includes gala entry fees if the closing date has passed).

Team Unify Credit Card Security Information (supplied by Team Unify)

Team Unify meets or exceeds the standards set forth by PCI DSS (Payment Card Industry Data Security Standard) version 3.2. We have strict policies and procedures in place to secure cardholder data, and continuously review and improve these policies and procedures to ensure adherence to the latest PCI DSS recommendations.

TU Points of reference:

- When a family logs into their account not even they can see their own payment information for security reasons, let alone Team Unify or SportsEngine staff.
- The website is HTTPS secured and has 256-bit [Thawte SSL Certification](#) encryption when someone is logged in. Click the **Secured by thawte** logo at the bottom to verify.
- The green lock icon indicates the site is using HTTPS. Some browsers do not show the full URL and in turn the HTTPS is not displayed but it is still HTTPS secure.
- Click the green lock button for additional information. It may look different depending on your browser.