

## DEBTORS POLICY

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| Related Documents   | Members Handbook                                    |
| Policy Date         | May 2026  |
| Date of Next Review | May 2028  |
| Authorised by       | President   |
| Approved by         | Adopted at GGC Committee Meeting Dated – 17/06/2026 |
| Version             | 2.0   |
| Responsible Officer | Business Manager                                    |

### 1.0 Purpose

Gladstone Gymnastics Club is committed to providing high quality programs in a financially sustainable and fair manner. This policy outlines the expectations surrounding payment of fees and charges associated with participation in Club activities and programs. It also provides guidance for families experiencing financial difficulty and ensures accounts are managed consistently and respectfully.

### 2.0 Scope

This policy applies to all members, participants and families who engage in programs, competitions, events or services provided by Gladstone Gymnastics Club.

### 3.0 Payment of Fees

All fees issued by the Club, including annual membership fees, term fees, monthly fees, competition fees, event fees, training workshop fees, uniforms and other associated charges, are required to be paid by the due date listed on the invoice unless a prior arrangement has been approved by management. Participation in classes and programs is dependent on accounts remaining financial. Families are encouraged to contact the Club as early as possible if they anticipate difficulty meeting payment deadlines so suitable arrangements can be discussed.

Annual membership fees are non-refundable once registrations have been submitted to the governing body. Recreational program fees are generally invoiced by term, while competitive program fees are generally invoiced monthly in accordance with the athlete's training schedule and program requirements.

Any bank fees, direct debit rejection fees or charges incurred by the Club as a result of failed, dishonoured or reversed payments may be charged to the account holder.

Families are responsible for ensuring their contact details remain current and for monitoring communication issued by the Club via email, the parent portal or other approved communication platforms. This includes regularly checking junk or spam folders to ensure invoices, reminders and important account correspondence are received.

A member is considered financial when all fees and charges have been paid by the due date, or where an approved payment arrangement is in place and all scheduled payments under that arrangement are being honoured.

#### **4.0 Payment Arrangements**

The Club understands that financial hardship can arise from time to time and aims to work collaboratively with families wherever possible. Payment arrangements may be approved at the discretion of management where communication occurs prior to the due date of an account.

Any approved payment arrangement must be adhered to for participation to continue uninterrupted. All scheduled payments under the arrangement must be successfully processed and honoured on the agreed dates.

Where a payment is dishonoured, declined, reversed or otherwise fails, the payment arrangement may be deemed void, and the athlete may be removed from classes, competitions or Club activities until the account is brought up to date or a new arrangement is approved by management.

Payment arrangements should be requested prior to the invoice due date and will be considered at the discretion of management.

The Club reserves the right to decline future payment arrangements where previous agreements have not been honoured or where there is a history of missed or dishonoured payments.

#### **5.0 Competition and Event Fees**

Competition nominations and event entries will not be processed until all associated fees are paid in full. This includes competition invoices, affiliation fees, uniforms, travel expenses and accommodation where applicable.

Once competition entries have been submitted by the Club, fees are generally non-refundable. Where a withdrawal occurs due to injury or illness and a medical certificate is provided, any refund will be limited to the amount, if any, returned to the Club by the organising body. Administrative, processing or third-party costs already incurred by the Club may still remain payable.

Athletes with overdue accounts or dishonoured payment arrangements may be deemed ineligible for competitions, events, representative opportunities, tours or workshops until satisfactory payment arrangements are in place.

#### **6.0 Overdue Accounts**

Where an account becomes overdue, the Club will attempt to make reasonable contact with the account holder through reminders and follow-up communication.

Accounts that remain unpaid and are not subject to an approved payment arrangement may incur a late payment administration fee of \$20 per month until the outstanding balance is resolved.

Late payment administration fees will not apply where an approved payment arrangement is in place and all payments are successfully honoured. Where a payment arrangement includes a dishonoured payment, the Club reserves the right to apply administration fees from the date the arrangement defaults.

Where a payment arrangement defaults due to a dishonoured, declined or reversed payment, the athlete may be immediately suspended from classes, competitions, events or Club activities until the account is brought up to date or a new arrangement is approved by management.

If an account remains unpaid without communication from the family, participation in classes or activities may be suspended until the matter is resolved.

The Club reserves the right to suspend participation immediately where accounts become significantly overdue, where approved payment arrangements are not maintained, or where there has been no communication from the account holder regarding outstanding fees.

Continued non-payment may result in suspension or cancellation of enrolment and referral to a debt collection agency or legal recovery process.

Any costs incurred by the Club in recovering outstanding debts, including debt collection agency fees, legal costs or other recovery expenses where applicable, may be added to the outstanding account in accordance with relevant legislation.

The Club aims to manage all financial matters respectfully, confidentially and in good faith.

## **7.0 Withdrawals, Absences and Credits**

Families are required to provide a minimum of two weeks written notice when withdrawing from classes. Fees incurred prior to the conclusion of the notice period remain payable.

Refunds or credits are not generally provided for missed classes, holidays, change of mind, non-attendance or temporary injuries where modified participation remains possible.

In situations involving extended illness, injury or exceptional circumstances, management may consider partial credits or alternative arrangements at its discretion. Supporting documentation may be requested.

Where classes are cancelled by the Club for an extended period, suitable make-up classes, credits or alternative arrangements may be offered where practical.

## **8.0 Authority and Discretion**

The Treasurer, Business Manager and delegated management representatives are authorised to administer this policy, communicate with families regarding outstanding accounts, approve payment arrangements and determine appropriate action relating to overdue accounts.

This includes making reasonable operational decisions regarding payment deadlines, repayment arrangements, account restrictions, credits, suspensions and related financial matters on behalf of the Club.

The Management Committee reserves the right to make determinations on matters not specifically addressed within this policy.

## **9.0 Policy Review**

This policy will be reviewed periodically by the Management Committee to ensure it remains appropriate, effective and aligned with the operational needs of the Club.

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