



Payment and Refund Policy

May 2025

Purpose

In order for Musselburgh Amateur Swimming Club (MASC) to be sustainable we are obliged to collect fees from our members. We aim to ensure that our fees are as competitive as possible and provide the best possible value for money.

As a non-profit making organisation, MASC relies on prompt payment to meet ongoing running costs. This Payment Policy is to provide clarity for parents and carers on how MASC handles incoming fees and also outstanding debts from our members.

More information on membership and payments is available within the MASC Constitution [[MASC Constitution](#)]. The financial year is considered to start on the 01st January each year.

Joining the Club

Swimmers can join the club at any point within the year, at the start of each calendar month. Payments are made in advance of the swimmer attending training sessions.

For example, a swimmer may be invited to a trial on the 18th of the month. That swimmer is accepted into the Bronze Squad and attends the first session available from the 01st of the next calendar month. Before the swimmer can enter the water they **MUST** be SASA registered, have paid all dues and have completed the club's online forms via TeamUnify (including adding a payment card to the system).

Membership Fees

Fees are set to meet the running costs of the club and approved by the MASC committee prior to being published to members. Fee increases will reflect the increased cost to the club including, but not exclusive to, pool hire and staffing costs.

Cancellation of membership, overpayments and debts

Members wishing to cancel their membership shall inform the Membership Secretary and Head Coach in writing, preferably by email.

They must provide one full month's notice, this is to allow the relevant checks and processes to take place. e.g. if you wish your child to finish at the end of December (therefore not paying the January fee) we would expect to be informed no later than the end of November. If this is not done the full fee for the next month would be due.

Should a member believe they have overpaid or are due a refund of fees, they should inform the Club Treasurer at the earliest opportunity with details of the transaction in question.

If an underpayment comes to the attention of the Treasurer, they will contact the member directly to discuss payment options.

Scottish Swimming will be notified of any outstanding debt owed to the club. This would prevent the transfer to another club until the debt is paid.

There should be no overpayments on your TeamUnify account, however should you raise any historical overpayments, investigation will be at the discretion of the elected committee.

SASA Registration/Renewal

Each swimmer is required to pay their SASA Registration/Renewal fees via TeamUnify, the payment is taken automatically after invoice. Failure of the payment by the given deadline will result in swimmers being unable to take part in any training until this is resolved. This is non-negotiable and out of the club's control.

Monthly Training Fees

Each swimmer is required to pay their squad fee on the 01st of each month via our TeamUnify system. It is essential you have an up to date payment card attached to your account. You will be invoiced approximately 5 days prior to the payment date to allow you to see what sum is being taken from your account. Please check this and query anything with the Club Treasurer. Your payment will be taken automatically on or around the 01st of the month.

Competition Fees

Once swimmers have been entered and confirmed in an event, competition fees will be added to the next monthly invoice. Competition fees are non refundable. These fees will be collected via the registered bank card at the same time as the monthly fees.

Payment Failures

A polite email reminder will be issued by MASC to the parent and/or carer with details of payment required to put the swimmer's account back into good standing. The TeamUnify system will also send you notification of failed payments. Failed payments should be rectified immediately via the On-Demand feature on TeamUnify. If 14 days after the failed payment no funds have been received from the parent or carer then a charge of £3 will automatically be added to the swimmer's account.

Each account will only be allowed to accrue a maximum of 2 months' worth of unpaid fees, with no communication, before the swimmer/s will be unable to attend their squad sessions, including land training. A member of the executive committee will send an email to inform parents/carers of a final payment due date. If there is no further communication from parents/carers, a letter will be issued by coaches on behalf of the committee to the swimmer at the next session they attend. The swimmer will be unable to attend sessions after this time until full payment has been received or an agreed payment plan has been set up with the executive committee. Persistent late payments to an account may be looked at by the committee and the membership could be suspended due to the burden of additional work needed to manage this by the volunteer committee.

Rejoining the Club

Should a member wish to re-join the club after the membership has been cancelled for any reason; any previous outstanding balance will be required to be settled prior to the swimmer being given a new starting date. SASA must be up to date and all forms complete/Updated on the TeamUnify system, including adding a valid payment card.

Hardship

The MASC Committee considers each request for financial assistance from members with discretion and on its individual merits.

Requests for assistance / flexible payment terms should be made by the parent or carer, to the Club Treasurer within 30 days of the payment becoming due.

Requests for assistance / flexible payment terms will not be considered after 14 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 a swimmer's ability to train, members are entitled to request a hold on their account payments. However, SASA fees will still be payable and will secure the swimmer's ongoing membership of the club.

The Membership Secretary and Club Treasurer must be informed by email of any absence as soon as possible by providing evidence of the illness or injury and an approximate date of return.

It is the Parent/Carer's responsibility to inform the club of the swimmers return or further delayed start. Fees must be paid in advance of the swimmer re-starting sessions.

Any update on medical forms should be made before the re-start date.

The squad coach should be advised of any special assistance or instructions for the swimmers return. This is solely the parent/carer's responsibility and should be done via email to the coach's email address.

Please note that MASC does not operate an opt in opt out fee structure. Fees are calculated based on swimmers attending over a whole year period. If you chose not to attend over the school holidays, or for any other reason, the monthly swimming fee and any other fee associated with your account are still due. This is non-negotiable. Should you choose not to pay over an extended period the swimmer/s will be unable to attend sessions until the account balance is cleared. Please note that MASC would not allow the transfer to another club until the account balance is zero.

Refunds policy

MASC fees provide membership to our club and access to our expert coaching team. Our fees are not for a contracted number of hours training per year / month / week and take into consideration reduced training programmes during holiday periods.

We make every effort to ensure that a regular training schedule is maintained throughout the year, however there may be times where training sessions need to be cancelled for circumstances that are beyond the clubs control or due to competition commitments.

Where possible the head coach and committee will endeavour to provide alternative pool time or land training sessions, however this may not always be possible.

Other than circumstances where a payment error has occurred, the club operates a strict no refund policy. In extreme circumstances, where there have been a significant number of unplanned cancellations to training sessions and where some alternative provision has not been possible, the Committee may at its discretion offer a refund or credit.