



Camden Swiss Cottage Swimming Club (CSCSC), as a not-for-profit sports club, operates a seasonal membership (September – August) for those who wish to join as Squad or Learn to Swim (L2S) member(s). The Squads programme operates an auto-renewal until cancelled whereas the L2S programme is annual and does not auto-renew, therefore members must re-register annually.

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1. Joining CSCSC

- a. Everyone joining CSCSC must create an account (using the parent's name and email) on www.camdenswimming.co.uk only after the account is created can members (swimmers and parents) get added to the account. Once an account is created and membership registration is complete and submitted, a confirmation email will be sent (check junk/spam folder) and the swimmer is welcome to attend lessons/training at the next available sessions (depending on their class/squad). The account email address is the main/primary email address the club will use to communicate to its members.
- b. **Learn to Swim** parents are required to be the (named) account holder. Their swimmer will be a member, registered to a class/waitlist. These accounts require credit/debit card details to be stored and payment will be automatically processed when the parent completes the transaction.
- c. Parents creating accounts for swimmers joining the **Squads Programme** will be required to create a membership for themselves (in the parent squad) and their swimmer, registering them into the squad they have successfully trialled and been selected for. These accounts require a card to be stored as the only payment method accepted by CSCSC.
 - i. These accounts will remain as 'waiting for approval' until the account is activated (subject to a successful trial). At which point the Club Administrator will manually invoice new membership fees and email the account holder with a welcome email and instructions.
- d. **Masters Swimmers** joining the club will be the member as well as account holder, only after trialling and expressing an interest and commitment to join CSCSC. Masters members are also required to add a card to their account for payment of all club related invoiced fees.



2. Annual Membership Fees (Squads Programme)

- a. Annual membership fees are not optional and must be paid in September.
- b. The Club charges annual Club Membership fees to swimmers at the point of registration and annually every September. This fee does not get pro-rated depending on the date of joining CSCSC. Account holders will have all fees confirmed annually in August, prior to invoicing on 1 September.
- c. Swim England Membership fees are invoiced at the point of registration and then annually every January. Swim England *may* reduce these fees by 50% if joining after 1 October. Swim England will communicate to all members the annual (National & Regional) fees by December, CSCSC will confirm these fees as well, prior to invoicing on 1 January. The Club collects these fees from members then pays them directly to Swim England. Swimmers/Parents joining from another Swim England affiliated club should provide their member number to the Club Administrator at the point of joining.
 - i. Swimmer Membership - insurance whilst attending training and/or competition.
 - ii. Masters Swimmer Membership - only Masters swimmers have the choice prior to the annual renewal to select the Swim England Club Compete (to access competitions) or Club Train (no access to competitions) membership. The club will not amend any memberships until the next annual renewal.
 - iii. Parent Membership – are required to hold whilst the swimmer is under 16 years old, this also gives voting privileges at the club's AGM.



3. Monthly Fees

a. Squads Programme

- i. Training fees will be invoiced on the 1st of every calendar month and are calculated based on an annual rate and divided into monthly payments (including August) for accounting purposes.
- ii. The CSCSC website/SE Motion App is not a payment platform. Payment cannot be made via the app but card details can be updated. The Stripe payment system operates an automated sweeping facility, so any unpaid fees will automatically be attempted the 1st of the month and under the following conditions:
 - Card fails to collect payment on 1st or the day after meet fees are invoiced and Stripe's automated sweeping facility continues to attempt to collect payment the following day.
 - When a member, with an outstanding balance, adds/updates the card on their account. The next day, Stripe's automated payments will attempt to process payment for any outstanding balance.
- iii. Members are responsible to check their account Billing Summary and to rectify any discrepancies. As per the Club's Constitution, the account balance must be £0 at the end of every month. Any account with an outstanding balance on the final banking day of the month. Payment will be manually (on-demand) processed by the Club Administrator. Should the payment fail, the account will be invoiced a £5 admin fee.
- iv. Members are encouraged to download the SE Motion app [Apple Store](#) or [Google Play](#) to manage their account, billing summary, simulate future billing and account balance. Please filter the region to the UK, should the account not be recognised.
- v. Members with documented medical reasons who cannot access lessons must communicate (with supporting documentation) to the [Club Administrator](#) within 1 month for medical freeze or credit to be considered.

b. Lessons Programme

- i. Lessons are paid for on a monthly basis. Fees invoiced and charged will reflect the number of lessons in the respective calendar month, are only payable by debit/credit card and are due regardless of how many sessions the swimmer attends per month.



- ii. The account will be invoiced monthly on the 1st for lessons fees with the exception of the first month your swimmer is registered and attends lessons.
- iii. Any account with an outstanding balance on the 3rd banking day (of the month) will be invoiced and charged a £5/swimmer administration fee. Should the account not be brought back up to date by the 15th of the calendar month, will result in the account being suspended. The swimmer(s) will be removed from the programme, with no access to lessons. In line with this agreement, CSCSC will continue to attempt to collect unpaid fees.
- iv. The Club does not offer members the option to freeze fees or to pause a membership for weeks/months, nor can 'catch-up' lesson(s) be arranged for missed lessons. Swimmers may only attend the class they are registered in to and (email) requests of this nature will not be responded to by club administrators. Furthermore, the club does not need to know if a swimmer will be absent or the reason for this absence.
- v. Members with documented medical reasons who cannot access lessons must communicate (with supporting documentation) to the [Club Administrator](#) within 1 month for medical freeze or credit to be considered.

c. Additional Card Payment Information

- i. It is a member's responsibility to add (and update) their card details on their SE Motion account/app. No officer of the club may have access to member's card details, therefore cannot accept card information by email or over the phone. Card details will not be stored on this or any other website. The online payment system creates a 'virtual token' for your card and will 'exchange' this token for any amounts payable to CSCSC. Follow the link for more information about [Stripe's Card Terms](#)
- ii. Credit Card/Payment disputes will be processed by the [Club Administrator](#) with evidence provided to Stripe including this membership agreement(s), cancellation policy (below) and email communication.



4. Meet Fees

- a. Swimmers can only be committed to meets when a card is stored on the account and there is no overdue balance (30days+) on the account.
- b. When a swimmer is committed to a meet, the club prepares and pays for these entries in advance of the competition. Accounts are invoiced when the club pays the entry fees - up to 10 days of the club closing date.
- c. Beyond the meet organiser event fees (communicated in the meet terms and conditions), the club also charges a **surcharge of 85p/event** and a **one-off administration fee at £5/swimmer** for entering the meet. Invoiced meet fees will be emailed to members which can also be checked in the Billing Summary of the SE Motion app/CSCSC website.
- d. Should the meet organisers reject swimmer's entry, or a member has applied for a medical withdraw, **CSCSC will credit the affected account only upon receipt of a refund from the meet organiser.** Members are still responsible for invoiced meet fees (rejected or medical) and will be subject to debt chasing reminders (if unpaid).
 - i. This credit will be ringfenced to cover future meet fees invoiced, up to 30 June (due to a majority of members having a standing order arranged to pay for training fees). Any credit not used will be released to be applied to invoiced training fees on 1 July. The Club Administrator will monitor accounts with accumulating credit and contact members with solutions to assist with managing their account.
- e. **Payment of Meet Fees**
 - i. Account credit (the account balance will have a minus sign/-) will automatically be used for invoiced meet fees.
 - ii. Within 10 days of the club closing entries will meet fees be paid the meet organise and committed members invoiced. Members will be notified with an invoice and the card save on the account will be automatically charged the next day.
- f. Members are responsible for paying invoiced meet fees or fines regardless of a swimmer's attendance at the gala. Parents commit swimmers to the session(s), CSCSC cannot get a refund for absence. The club will not absorb this cost of fines issued by meet organisers - this includes CSCSC home galas.
- g. Should a swimmer miss a competition due to a documented medical reason, please contact the [Meets Team](#) for more guidance to request a refund from meet organisers (in line with the meet organiser's terms and conditions).



5. Leaving CSCSC (Lessons & Squads)

- a. Should any member wish to leave CSCSC, the account holder must provide 1 month's written notice. Please contact the [Club Administrator](#), **not** the swimmer's coach/teacher.
- b. The notice to cancel will be acknowledged from the date sent by the account holder. During this cancellation period, the swimmer may continue to attend training/lessons.
- c. The Club Administrator will also provide further instructions/reminders including confirmation of the final fees on the account and/or pro-rata fees for the notice period. Once the account balance is £0 the saved card will be deleted and the account closed.