



## **Fee and Refund Policy**

### **Purpose**

Ensure fairness and consistency to all Fees and Refunds to FAST members.

### **Responsibilities in this document**

Registrar

Treasurer

Pre-competitive co-ordinator

Swimmer's Parents/Guardians

FAST Board of Directors (The Board)

1. As FAST receives no public funding and is almost entirely funded by its membership, it is critical that all accounts remain in good standing. It is important to understand that delinquent or unpaid accounts must be absorbed by the club which means higher fees and costs to our families. Financial assistance to help families participate in FAST may be available through outside sources, and families under financial duress are encouraged to explore these options that are identified on the FAST website. FAST is not directly involved in helping families access these sources.

2.1 Registration Fee – Registration fees are based on the operating costs of the club. The fee schedule is established during the annual budget process and is primarily determined by the costs associated with the number of pool hours and coaching resources required for each group. This schedule is included within the Budget that is approved by the membership at the AGM held in September. The Annual Report is available on the FAST website.

2.2 Fees are required to be paid in full at the time of registration, or in 8 scheduled installments as determined by the Board of Directors. The Board may, however, approve alternate payment arrangements in exceptional circumstances. No swimmer will be allowed in the pool until such time as payment is received.

2.3 In the case of registration throughout the year, registration fees will be calculated as follows:

#### **Prorated Fees for mid-season registration**

1. Up to October 31: 100%
2. November 1 to December 31: 80%
3. January 1 to February 28: 60%
4. March 1 to April 30: 40%
5. May 1 to May 31: 20%



2.4 A \$25 administration fee will be charged to all registrations received after the registration deadline.

2.5 Registrations by instalment received after the deadline may have their installment period extended until appropriate payment is received. Or, the installment payments may be grandfathered into the remaining fee schedule with any extra fees added to the first payment, whichever the Treasurer and Registrar deem appropriate.

2.6 Families registering two or more swimmers will receive a 5% discount on the registration fees for each additional swimmer after the first. Registration fees will be ranked from highest to lowest, and the swimmer with the highest registration fees will be charged the full fee. The 5% discount will apply only to the swimmer(s) with the lower registration fees.

Example:

Swimmer A fee: \$600 → no discount

Swimmer B fee: \$500 → 5% discount

Swimmer C fee: \$400 → 5% discount

3. Insurance Fee – Insurance Fees paid to Swimming Canada are charged by FAST on an annual basis and collected at the time of registration. No swimmer will be allowed in the pool until the insurance fee is paid in full. This fee is non-refundable.

4. Convenience Fee – A Convenience Fee is charged for each transaction made by credit card. This fee is monitored annually and prorated based on the amount the Club is charged by our Merchant Provider. This fee is non-refundable.

5. Group Change Fee - All swimmers are continually assessed to ensure they are in the appropriate group, and at any time there may be a change to your swimmer's group (see: FAST Guidelines - Group Transfer). Once the change has been agreed to, any additional fees may be prorated, and will become due at that time. Installment payments may be grandfathered into the remaining fee schedule with any extra fees added to the first payment.

6. Meet Fees – Every club hosting a swim meet charges entry and relay fees (meet fees) determined by Swimming NB. The average of these fees are charged to each swimmer attending any given meet. In addition, FAST charges a coaching fee specifically to pay for the coaches expenses during the swim meet. The coaching fee is determined by the number of swimmers attending, and if necessary, accommodations and travel to and from the meet for the coaches. These fees will be outlined in the swim meet information on our Website. If a swimmer does not decline to attend a meet before the deadline, the corresponding meet and coaching fee will be charged to their account. This fee is non-refundable.



7. Team Travel Fee - Team Travel Fees include cost of transportation, hotel, and meals, and are determined prior to the meet depending on the number of swimmers participating. Team Travel Fees and any associated travel costs are at the expense of the swimmer. Full payment will be due at least four (4) weeks prior to the trip departure. After this date all trip money is nonrefundable unless the swimmer's family finds a suitable replacement. Any overpayment or underpayment of fees compared to actual costs incurred for each swimmer will be tracked throughout the swim season, and the balance will be charged or credited to the swimmer account. See Team Travel Policy available on the FAST website for further information.



8. Additional Fees – The Head Coach, in conjunction with the swimmer's family, determines any costs involved for extra resources. All costs are at the expense of the swimmer.

9. Returned Item Banking Charge – At times FAST receives cheques for non-registration payments such as funds received from fundraising activities. All cheques returned by the financial institution, for any reason, will be charged \$25 "returned item" to the member's account, and these funds are due immediately.

10. Clothing Orders – Payment for clothing must be paid in full prior to receiving the clothing/apparel.

11. Delinquent Accounts – Upon decision from the Board, Swimmers may be asked to leave the FAST program if accounts remain delinquent for more than 30 days. Suspension from the club also means that the swimmer will not be allowed to participate in FAST sponsored social events. Swimmers wishing to be readmitted to the program may do so in writing to the Board and must submit one payment for the full amount outstanding and prepay the remaining year.

## 12. Refunds

### 12.1 Non Competitive Groups:

For all programs that do not run for a full season, a one week trial period will be given whereby at any time a 100% refund of registration fees (less \$25.00 administration fee) will be given. Insurance and any applicable convenience fees are non-refundable. After one week of the session starting, no refunds will be given.

### 12.2 Competitive Groups:

### 12.3 Swimmers Leaving Program For Non-Medical Reasons –

Because our registration fees are directly tied to coach and pool time expenses for the entire season, we expect that swimmers commit to stay with the club for the entire season. However, should a swimmer decide to leave the club they must notify the Registrar in writing, 30 days prior to leaving the club. A \$25 administration fee will be charged on all cancellations. No refunds will be given to notifications received after January 1.

Registration fees will be refunded based on the following proration for the month when the 30 days notice ends:



September – 90%  
October – 80%  
November – 70%  
December – 60%  
January – 40%

February – 0%  
March – 0%  
April – 0%  
May – 0%  
June – 0%

When Registration is paid in installments, the prorated refund will be net of installments paid to the date when the 30 days notice ends.

After the swimmer has submitted their notice to leave FAST, any outstanding amounts (including any volunteer assessment fees) will be withdrawn immediately, in full, before the swimmers account is closed. Overpayments will be reimbursed.

12.4 Refunds – Swimmers Leaving Program For Medical Reasons - Should a swimmer be required to leave the program because of medical reasons, the swim family must provide the Registrar confirmation and reason for withdrawal. Once received, the information will be shared with the Board and a majority vote by the Board will determine a swimmers' eligibility for a prorated refund.

FAST will be happy to accept registrations from swimmers who are able to return at any time. Please ensure that you contact the Registrar for proper procedures.

12.5 Refunds – Swimmers Leaving Program Due to Relocation – Swimmers may also withdraw because of family relocations. Refunds will be prorated from the 1st of the month following receipt of notification from the Registrar.

12.6 Return to FAST Following a Voluntary Transfer to Another Club – A swimmer who voluntarily leaves FAST to register with another swim club for reasons of convenience or personal preference (and not due to relocation or medical reasons) may be permitted one return to FAST at a later date, subject to space availability and standard registration requirements.

Any subsequent decision by the swimmer to leave FAST to join another club after returning under this section shall be considered final, and no further returns to FAST will be permitted.