	<p>Document Number: HHAC 0009 Rev 1</p> <p>Document Name: Payment Policy</p>	<p>Date: August 2025</p>
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## HHAC Payment Policy - Online

**Applies To:** All members and customers making online payments to HHAC.

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### 1. Payment Processor

All HHAC online payments are securely processed through **Stripe**, a PCI-compliant and industry-trusted payment gateway. By completing a payment, you agree to Stripe's [Terms of Service](#) and [Privacy Policy](#).

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### 2. Accepted Payment Methods

Payments can be made using the following methods through Stripe:


- **Credit Cards** (Visa, MasterCard)
  - **Debit Cards**
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### 3. Surcharge for Online Payments

To help offset the costs of providing secure online payment services, HHAC applies a **surcharge to all transactions processed through Stripe**, based on Stripe's fee structure:

- **Credit Card Transactions:**  
A surcharge of **3.2% + \$0.40** per transaction will be applied.
- **Debit Card Transactions:**  
A surcharge of **1% + \$0.10** per transaction will be applied.

The applicable surcharge will be automatically calculated and clearly shown before payment confirmation.

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#### 4. Payment Terms


- Payments are due at the time of registration or purchase unless otherwise arranged.
  - If recurring billing is used, payments will be charged automatically on the scheduled dates.
  - An email receipt will be provided immediately after payment.
  - If an invoice is outstanding for 30 days, the member will be charged on day 31 to their credit card on file. If not paid for any reason, the member will not be allowed to register the following year unless any outstanding invoice has been paid.
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#### 5. Refunds and Surcharges

- Refunds will be handled according to HHAC's refund policy.
  - **Surcharges and Stripe fees are non-refundable**, unless required by law.
  - Refunds will be processed back to the original payment method through Stripe.
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#### 6. Security

Stripe uses industry-standard encryption to secure all payment data. HHAC does not store or have access to your full payment information.

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## 7. Disputes

If you believe a payment was made in error, please contact us at [✉ HHACswim25@gmail.com](mailto:HHACswim25@gmail.com) and [HHACtreasurer@gmail.com](mailto:HHACtreasurer@gmail.com) before initiating a chargeback through your bank.

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## 8. Changes to This Policy

HHAC reserves the right to update this policy at any time. All changes will be communicated in advance.