

Ringwood Diving Club Protocol		
Tuition	Approval Date:	
	Review Date:	03/03/2017
	Version No:	2017.2

***Beginners (Fullard Learn to Dive program); Beitzel Squad divers doing less than 3 lessons per week, or those choosing to pay per term:***

- Tuition is charged per term, based on the number of weeks in the term
- Tuition fees are pro-rated for members joining part way through a term.
- Classes do not run on public holidays, or on days the pool has been booked for other events. If known in advance, these dates are 'blacked out' and are not included in the fee calculation.
- All holiday classes are extra.
- There is an additional charge of \$15 per event for competition coaching (other than for RDC Club championships).
- Assessments are charged for unless the diver usually trains in that time.
- Term enrolments automatically roll over from term to term unless you let us know that you'd like to pull out.
- Account charges for each term will be raised in the system before the end of the preceding term.
- The automatic collections process will be run at the start of each term. If you have payment details stored in the system in the form of credit card, by default your card will then be automatically billed for any outstanding balance. Collections run dates for the remaining terms of the 2017 year are as follows:  
2nd Term - 29th April  
3rd Term - 29th July  
4th Term - 21st October

***Competitive Mason or Creighton Squad divers choosing to pay per term:***

- As above, except that divers are all expected to be participating in competitions and fees are calculated accordingly, so no Melbourne-based competition coaching is charged other than for National Championships.

### ***Divers paying monthly:***

- Unless specifically arranged via our Operations Manager, fees are based on training for 46 weeks of the year (48 weeks for Foley and Nel Squad divers). That means 6 weeks of holidays are included (4 weeks for Foley and Nel divers). Our diving calendar and Public Holidays determine some of these weeks, but others can be taken at your leisure. If you take more than 6 weeks, fees are not adjusted accordingly. The only exception is for medical absences over an extended period (more than 2 weeks) and extended holidays which your family may wish to take (4 weeks or more over and above the allowance of holidays). The total for the 46 weeks is divided over 12 months, so even though there may not be classes, you will still pay the fee. This works well on many levels, because it means we have an income over the 12 months to pay our expenses, and the fee for families is spread out over more weeks. At any stage you can opt out of a program with 1 months' notice, so that we have a chance to invite someone else into the program.
- All Melbourne-based competition coaching is included, other than for any National or International Championships based in Melbourne.
- Classes continue through the holidays unless at no extra cost unless a training clinic is organised. In this case, the proportional weekly fee will be deducted from the cost of the clinic.
- Account charges will be raised and a statement will be emailed to everyone on **the first Friday of every month**. It's probably best to wait before paying fees for the month until this happens. Otherwise, you may end up paying the wrong amount.
- On **the second Friday of every month**, the automatic collections process will be run. Updated statements will then be emailed out to everyone.

### ***All divers:***

- Your tuition pays for your class place regardless of attendance. Our costs do not change if you do not attend and as such there are no refunds or credits available for missed classes.
- If we cancel a class, a make-up class will be offered.
- For divers paying per term, once classes have commenced there is no refund if you decide to stop diving that term. Your spot is secured for the term whether or not you are diving. Exceptions are made for valid medical reasons.
- Divers paying monthly fees need to give 3 months' written notice if they are going to stop. Exceptions are made for valid medical reasons. To change from one fee level to a lower level, we require one month's written notice
- Make-up classes may be available in some circumstances – please see our make-up policy.
- Please note that the club has now grown to the point where we are required by law to charge GST on all fees, starting January 1st 2017.
- Anyone who does not wish to be automatically billed during the monthly collections cycle should email the Club Treasurer, on [treasurer@ringwooddivingclub.com.au](mailto:treasurer@ringwooddivingclub.com.au). There is a flag we can set on your account that will exclude it from the collections run. This does however mean that you will need to pay your account manually. Please don't do this unless you plan to be a responsible payer.
- Some of our members choose to pay using a "pay anyone" transfer to the RDC Bendigo Bank account. We'd prefer you to pay where possible using the Payment Gateway on the RDC web site, as you can see what's outstanding, and there is a much lower chance of an error. If you do choose to use the "pay anyone" method, it's probably best to ask our Treasurer to unset the flag that includes you in any automatic collections. Otherwise, if you pay on or around the date of the collections run, you may end up accidentally paying twice. Historically this has happened on far too many occasions, and seeking out and resolving these scenarios is a significant drain on our resources.