

## 9 Fees

As a not-for-profit gymnastics club, we pride ourselves on offering first class instruction in small groups and at very competitive rates.

We are mindful that when the member's fees and charges are added up, it is expensive to do gymnastics, particularly on competitive level. Our members avail of rates per hour of coached gymnastics instruction ranging anywhere between 9.20 and 3 Euro per hour. Fees of members training more than one hour a week are heavily discounted and the cost of training of 13<sup>th</sup> and every other hour per week of gymnasts in high-commitment programs is completely observed and subsidized by the club.

### 9.1 Memberships

#### 9.1.1 Annual Club Membership

€30 per year for all members enrolled in a class.

Annual Club Membership is valid for 12 months from the first date of enrolling in a class and is billed automatically when it becomes due.

The membership is due by 3<sup>rd</sup> of September 2018 for all current members who were last billed in September of 2017.

New members enrolled in a class after 3<sup>rd</sup> September 2018 pay their Club Membership at the time of enrolment and before training may begin.

#### 9.1.2 Irish Gymnastics Membership

IG Membership Fee is valid from the 1st of September until the 31st of August each year.

Current members pay Gymnastics Ireland Membership fee prior to starting their training in the new training season each year.

This year, the membership is due by 3<sup>rd</sup> of September 2018.

New members enrolled in a class after 3<sup>rd</sup> September 2018 pay their Club Membership at the time of enrolment and before training may begin.

The membership fee amount defers based on the membership category and does not change in relation to the enrolment date, i.e. the amount is not reduced if a member starts later in the training year.

##### 9.1.2.1 IG Yearly Membership Types

€10 – Pre-School (age 4 and under on Sept 1st 2018)

€20 – Recreational (children aged 5-17 years in non-competitive programs)

€35 – Competitive (children participating in Gymnastics Ireland competitions)

€25 – Adult (18+ in adult gym)

### 9.1.2.2 IG Camp Membership

€5 – Per child per camp season

This fee is included in the price of the camp, which is higher than that of a current club member.

IG Camp Membership fee is payable by all non-members joining one of our camps at the time of booking a camp.

The compulsory Camp Membership is valid for the same camp season only. Camp seasons are:

- a. Halloween
- b. Easter
- c. Summer

If joining for both a Halloween camp and an Easter Camp within the same training year, €5 is payable for each of the two periods separately as each of these camps falls under a different camp season.

Current RGC members (having valid GI membership at the time of camp participation) are not required to pay a Camp Membership fee.

## 9.2 Training Fees

Training fee, also referred to as Tuition, is the amount a member is billed for coached classes of gymnastics in Renmore Gymnastics Club. Tuition is billed per session (trial and taster sessions), per month or per term.

Effective 1<sup>st</sup> September 2018, Renmore Gymnastics has had to increase fees by 3 Euro per member per month due to substantial increase in the lease of the building we are based in.

### 9.2.1 Fee Structure

RGC has implemented a new monthly fees and payment structure for all members of the Kinder, Entry, REC, Intermediate and Competitive programs as of 1st September 2017.

The fee structure is planned in advance of each new training year and is devised around a number of hours a gymnast trains during a regular week and an exact number of planned training weeks within the year (excluding two weeks\*) as per each program training

requirements and required commitments. The total amount is then divided by the total number of payable months or training months of each program to obtain a set monthly Tuition amount.

It is the club's policy that fees are paid throughout the member's short periods of absence including but not limited to personal and family engagement, short illness or injury and family holidays.

Members may be eligible for a credit back in some instances, please refer to the Class Credits section in this document.

*\*We bill members in our Intermediate 2, 3 and Competitive Programs for all training weeks planned less two weeks to allow for family holidays. No further discounts or breaks from fees are applicable.*

### 9.2.2 Program Fees' Payment Terms

Following are outlined numbers of payable months of each program billed monthly:

	No. of Payable Months (Training Season)	Mandatory Summer Training	Optional Summer Training
RECREATIONAL*	10	NO	YES (from 2019)
INTERMEDIATE 2	10	NO	YES
INTERMEDIATE 3	12	YES	N/A
DEVELOPMENT	12	YES	N/A
NATIONAL	12	YES	N/A
HIGH PERFORMANCE	12	YES	N/A

\*Recreational includes Kinder, Entry, REC and Intermediate 1 streams.

Please note that sometimes there are 3, sometimes 4 and sometimes 5 Fridays (example) within the same month on which training is scheduled. Fees are not discounted to reflect exact number of classes each month, this has already been accounted for

in the monthly payment amounts that have been calculate based on an exact number of training weeks during a training season.

### **9.2.2.1 Exceptions**

- A) An exception is in an instance where recreational gym students training on Mondays whose classes do not take place on Bank Holidays such as in May and June and the club has no way of re-scheduling the classes, an account credit is applied to that month's tuition before an Autopay is processed. These mentioned member families will only be charged for 3 weeks of training.
- B) Another instance is when we schedule a camp for a competitive group on one of their normal training weeks during the summer and in this case a credit note for one week of training is applied to the monthly tuition before Autopay is processed. The camp is then paid separately.

### **9.2.3 Recreational Programs' Fees**

#### **9.2.3.1 Kinder, Entry, Recreational and Intermediate 1**

Kinder, Entry, Recreational and Intermediate 1 Level Gymnastics Classes are regular weekly recreational gymnastics classes in which members are enrolled on continuous or rolling basis for 10 months of the year.

The program fees are as follows:

45 minutes – 31 Euro per Month

60 minutes – 35 Euro per Month

90 minutes – 41 Euro per Month

Detailed information regarding these programs may be found on our [website](#).

#### **9.2.3.2 Term Based Programs' Fees**

Term based recreational programs including Parent & Toddler, Teen Gym, Target Squad and Adult Gym run as 7, 8 or 9 week long terms throughout the year.

Detailed information regarding these programs may be found on our [website](#).

### **9.2.4 Intermediate 2, Intermediate 3 and Competitive Programs**

As gymnasts enrolled in these programs train different amount of hours and weeks in a year, fees are calculated per group or per

individual basis and are communicated before a new training year begins or at the time of a space offer.

RGC Members who have accepted a place in one of our year-round programs incl. High Performance, National, Development and Intermediate 3 commit to training and paying fees for 12 months of the year.

### **9.3 Once Off Fees**

#### **9.3.1 Trial**

Current members offered to trial for a different program/discipline have a trial fee waived.

Non-members of the club who do a trial are billed per length of the session. The amount is obtained by prorating the weekly training fee of the group the gymnast does the trial in.

#### **9.3.2 Taster**

The club may on occasion organize a taster session. The fee for the taster session will depend on the length of the session and will range between 10 and 15 Euro.

### **9.4 Other Purchases & Fees**

We sell merchandize such as Leotards, Tracksuits, Sacks, Chalk and much more. We also organize fundraising events, camps and do a yearly raffle. Members of our Competitive programs may also be entered in Gymnastics Ireland competitions, be invited to National Squad and travel overseas.

Purchases of merchandise and/or participation in the above events will usually incur additional charges if a member agrees to take part. These charges are not processed by the club automatically or via Autopay but are posted to the member's online account for payment at the time of the purchase or by a set due date that the club will advise.

Members may give the club a written instruction to process these charges using their saved payment details.

Charges that relate to Gymnastics Ireland and their events are billed to member families by RGC by posting of charges on the member's online club account and are then remitted to Gymnastics Ireland.

RGC does not operate a credit scheme where members are enabled to put their purchase on account for payment at a later stage. All purchases must be paid at the time of the purchase. Members may ask to reserve an item for up to two days.

## 10 Discounts

**Family discount** of €1 per week for second and subsequent children enrolled in a class in family is given.

The club is happy to offer a discount of a training fee to members currently completing their (junior) leaving certificate or are on an extended leave at the Gaeltacht. Members wishing to discuss this option please notify [club@renmoregymnastics.org](mailto:club@renmoregymnastics.org) in advance of the scheduled absence from training.

## 11 Billing & Statements

It is the club's policy that memberships and training fees are paid before training may begin.

New members are informed of their program's fees in advance of joining.

Current members are informed and notified about their program's fees before training season begins each year.

Current members billed monthly are also notified about their upcoming fees via e-mailed statement one week before the fees are due each month.

Current members booked in our term-based programs are contacted in advance of a new term.

### 11.1 Monthly Billing

All current members enrolled in any of our Kinder, Entry, Recreational, Intermediate and Competitive Programs pay their training fees on monthly basis.

#### 11.1.1 Payment Due Date

**Payment of tuition is due in advance, before or on the 1st of each month.**

#### 11.1.2 Autopay

Autopay is processed on the 1<sup>st</sup>\* of each month or the next weekday should the 1<sup>st</sup> of the month fall on a weekend or a bank Holiday.

It is mandatory for all members of our recreational programs including members of term based programs who requested to be billed monthly, Kinder, Entry, REC and Intermediate 1 to register for Autopay by saving their payment details (credit/debit card) on their online club account.

Members of our Intermediate 2, Intermediate 3, Development, National and High Performance programs may choose to pay their

tuition via any of the available payment methods as long as payments are made as per payment terms.

*\*On occasion, the club will process Autopay on a later date. When this happens, members will be notified in advance.*

**11.1.2.1 Autopay Run Days 2018-2019**

Month	Autopay Date	Month	Autopay Date
September	3 <sup>rd</sup>	March	3 <sup>rd</sup>
October	1 <sup>st</sup>	April	1 <sup>st</sup>
November	1 <sup>st</sup>	May	1 <sup>st</sup>
December	3 <sup>rd</sup>	June	4 <sup>th</sup>
January	4 <sup>th</sup>	July	1 <sup>st</sup>
February	1 <sup>st</sup>	August	1 <sup>st</sup>

**11.2 Billing per Term**

All current members enrolled in our Parent & Toddler, Teen or Adult Gym programs pay by the term in advance of each term’s start. Advanced payment is required to confirm a booking in the new term. Terms are usually 7 or 8 weeks in duration and there are 5 terms each year. A summer term may also be offered based on general demand.

Members registered in one of our Term programs but having immediate family member training in one of our programs billed monthly can request to pay monthly via Autopay.

**12 Payment Terms**

Thanks to the volunteer and fundraising support of parents, we are able to keep fees as low as possible. We are a large club of 1000+ members and have forty members of staff. As any similar sized organization, we pay large rent, wages and salaries, membership and insurance premiums, electricity, heating, etc. We rely on receipt of regular fees from members to be able to pay all our bills and overheads. We have implemented Autopay to make it easier for members to pay for training.

We expect and trust that all members of our club abide by the payment terms of the club. We are; however, also understanding and flexible and offer individual payment plan to suit personal circumstance.

We also understand that delays in payment can happen. Members, please communicate any such delays in advance of the payment due date.

It is the club's policy that members who fail to pay fees and do not communicate same to the club have their membership and class enrolment automatically suspended.

## 12.1 Payment Options

Receipts are emailed to the member account primary email address upon processing of a payment on the account member club account.

Whilst it is mandatory for most members to use Autopay, if a balance on account is cleared via other payment method before the Autopay date, no payment will be processed. The system, when given instruction, only attempts to process payment of outstanding tuition and membership fees on account. It will ignore all other charges.

### 12.1.1 Autopay

We have introduced **Autopay** as the main payment method for our members. For further info, please see 11.1.2.

Autopay enables members to save debit/credit card details on your online member account. Payment of tuition and memberships is then processed automatically every month ensuring payment on time every time without the need to remember to pay.

By saving payment details on one's member account, the member authorizes RGC to process tuition and memberships automatically as per the payment terms and fees policy.

The club does not automatically process any fees other than tuition and memberships without prior written permission or instruction by the member.

Autopay may fail for any of the following reasons – Irish Postal is used (we recommend using five zeros in the format 00000), the card has expired, the card has been reported lost or stolen.

#### 12.1.1.1 Saving Card Details

To save your card details, please login to your [online member account](#), under Payments go to 'Manage Payment Options' > Update/Save Payment Information > Form of Payment > Credit/Debit Card. Complete all fields ensuring ZIP/Postal code is also filled in (can be 5x zero – 00000). Save Information.

You can check that your payment details have been saved successfully by going back to 'Manage Payment Options' and under 'Saved Payment Information on File' you will see a card type beside 'Issuer' and four digits beside 'Last Four'. Please ignore 'Credit Card



Not Present', the system displays this if your card is not an actual Credit Card.

#### **12.1.1.2 Expired Card**

As it is your card that is used to process payment, if it expires no payment may be processed. Please ensure you delete old card details and save new card details as soon as a card expires.

#### **12.1.1.3 Deleting Card Details**

When you cancel your membership with the club, you may delete your card details. If you choose to not do this yourself, we will delete your card details upon receipt of your membership cancellation notification.

#### **12.1.1.4 Card Data Safety**

We do not store your card details or have access to the card information. Your card details are stored safely in a so called iClassPro vault. When we view your online club account, we can only see the card type, the last four digits and the expiry date of the card.

### **12.1.2 Other Payment Options**

Other payment options may only be used for merchandize purchases and other charges unrelated to training or memberships.

Members of our Intermediate 2, Intermediate 3, Development, National and High Performance programs may choose to pay their tuition via any of the available payment methods as long as payments are made as per payment terms.

If paying your tuition by any of the below methods, please ensure the club receives the payment by the due date. Bank Transfer in particular can take a number of days to reach us and to consolidate with your member account.

#### **12.1.2.1 Bank Transfer**

When transferring funds, please include your phone number in the reference! IBAN: IE27 AIBK 9370 9638 504039. Swift/BIC: AIBKIE2D, Sort Code: 937096, Account No: 38504039

#### **12.1.2.2 Cash or Cheque**

Cheques may be posted, please use the following address:

Renmore Gymnastics  
Unit 8 Racecourse Business Park  
Ballybrit  
Galway

**Returned cheque by a bank will result in further 5 Euro charge to member's account.**

## **12.2 Late Payment Procedure and Policy**

We ask all members to please ensure to pay on time. Delayed payments increase our overheads and it's time and money that could be better spend improving our club.

Members who fail to pay fees on time repeatedly and fail to communicate will as a result have a negative payment history with the club and may have their membership cancelled at any time.

### **12.2.1 Failed Autopay Payment**

Please note that if you communicate in advance that a payment won't go through and advise an intended date of payment, the club will make a note and await payment for up to one week. We will attempt to process the payment automatically in a week if no payment has been made by then.

Following are steps the club will take in case of a failed payment and where the member has not been in touch.

1. If your payment is returned as unsuccessful, we will notify you of this within a couple of days of the failed payment by a text message and an email advising you login to make a payment. We will advise that if payment is not received within a week, we will process it automatically again and give you an approximate date.
2. If we haven't received a payment within a week, we will attempt to process it using your saved payment details as advised in our previous communication.
3. If the payment fails for the second time and the member has not been in touch with us to explain, we will attempt to process it for the third time in a couple of days again.
4. If the payment fails for the third time, no payment has been made via different method and no attempt to contact the club has been made by the member, we will automatically suspend the membership and cancel enrolment.

### **12.2.2 Intermediate and Competitive Members of the club not registered for Autopay**

As advised in the Payment terms and Fees policy, members of Intermediate 2, 3 and competitive programs may pay using any of

the payment methods as long as the club receives a payment by the due date.

Failing to make a payment on time for two subsequent payment periods will result in the club contacting the member and making it mandatory for them to register for Autopay, without exceptions. Once they are registered for Autopay, procedure in 12.2.1 will apply.

### **12.2.3 Members booked in Term Based programs**

The above procedure is not applicable for members booked in term-based programs who are paying per term. Term based members who have not paid their term fee in advance of the term and by the due date will be notified and removed from a class under an assumption that they do not wish to continue.

## **13 Financial Difficulty**

Experiencing **Financial Difficulty**? If your ability to pay term fees is impeded by financial difficulties, please ring the club manager Monika Corley 091392544 to discuss fee payment options.

## **14 Credit Policy**

It is the club's policy that no credit is available for general absences including short illness and minor injury, transportation, delays, early dismissals by parent or guardian, scheduled holidays or other activities, personal and family engagements resulting in absenteeism.

Members, please be advised that our overheads do not unfortunately reduce while you are absent and it would therefore not be sustainable for the club to discount or cancel your fees during such periods and as long as you wish to keep your space and return to your class. Each club member's fees for each year are used for projections to ensure that the club is self-sufficient and can operate.

### **14.1 Prolonged Absence**

Club policy allows for account credit to be considered on individual basis if a gymnast is going to miss three or more consecutive weeks of training in one of the following cases:

1. Injury accompanied by a doctor's certificate.
2. On-going illness accompanied by a doctor's certificate.

If you or your child are going to be missing for a prolonged period of time due to injury or illness, please inform us as soon as you know. Please note that the club will not be in position to process credit note request without receipt of a written notification of a prolonged absence just before or at the very beginning of the absence and/or without the accompanying documents.

## 14.2 Credit for a Singular Class

Club policy allows for account credit for a singular class missed of term training in these cases:

1. Bereavement in the immediate family.
2. Classes cancelled by the club.

## 14.3 Cancelled Class by the Club

In case where the club planned to run a class but decided not to for internal reasons such as a missing coach, works in the club etc., a credit note or a make-up session will be offered.

Note: If the club is unable to run a class due to reasons that are out of the club's control and are 'Act of God' such as national weather warnings, flooding, blocked access to the club, external damage due to weather etc., a make-up session will be offered as soon as it is safe and possible to do so. Credit notes are not provided in these situations.

## 15 Account Query

We recommend members check their account balances regularly and make queries promptly following receipt of a new account statement. Queries regarding old balances aged more than a month will be dealt with upon club's discretion only.

## 16 Refunds

It is the club's policy that refunds aren't provided for:

1. Absences, transportation, delays or early dismissals by parent or guardian.
2. Scheduled holidays or other activities resulting in absenteeism.
3. Classes, Courses, Camps, Trials or Tasters in the past.
4. Classes, Courses, Camps, Trials or Tasters currently in progress.

Members may request a refund for a pre-paid booking in a class (full month), camp, taster or trial starting in the future.

Refunds for courses or camps that are already in progress is not available but a credit note for future sessions may be offered.

This means that if it is currently the month of April and you have already paid for training in May and wish to cancel, refund for classes in May may be facilitated. If May's training already started and you wish to cancel remaining classes in the month of May, no refund is offered but an account credit is available. We recommend that a notice is given at the beginning of the intended last month of training.

Requests for a refund for classes or bookings in the past are not facilitated.\*

*\*This includes classes a member attended, was excused or absent for. Please see below cancellation policy for more information.*

## **17 Class/Membership Cancellation Policy**

We require that requests to cancel class enrolment be in writing directly to the club manager, administrator or a front desk member of staff.

Requests to cancel should always be made before the new training month or as soon as practicable.

Requests made to individual coaches or passed on verbally cannot unfortunately be recorded or processed.

Members are responsible for payment of all classes preceding the request date. Request to cancel a class that already took place will not be considered, only future classes can be cancelled.

