



Procedure for dealing with debts owed to the Club

If a Member falls behind with their swimming fees and/or does not adhere to the signed agreement for volunteering at the club in lieu of attendance/completion of training courses paid for by the club the following action will be taken:

1) In the first instance the Club Treasurer and/or Secretary will make contact to try and resolve the issue. The member/s will be suspended from swimming until the situation is resolved. This may involve agreeing a payment plan to recover any outstanding payments. Any financial difficulties that may be discussed will be kept private and confidential between the Executive Officers of the Club and the Member/family.

2) If no agreement can be reached the Executive Officers of the Club will discuss and consider the individual circumstances of non-payment or non-completion of agreement and make a decision on what action to take.

3) If the debt owing to the club is substantial then action to recover the amount outstanding may be taken via the small claims court. This will be a last resort and will only happen after verbal and written attempts have been made to recover the debt. For example:

a) Contact by phone or in person b) Followed by written confirmation of any agreements made and detailing the debt outstanding stating a date when contact should be made to confirm agreement to pay if unable to speak to the members directly.

c) If no agreement is determined then a final written notice of the clubs intention to recover the debt via the small claims court will be issued giving a cut-off date for contact to be made to arrange payment.

d) Finally the debt will be submitted to the small claims court for recovery.

4) Due to exceptional circumstance the Executive Officers may make the decision to write off the debt. a) The family move and we cannot contact them b) The family leave the club and the debt is not large enough to warrant taking to the small claims court c) The family are experiencing financial hardship and we agree to work out a payment plan to assist with further swimming sessions.

Every attempt will be made by Marlborough Penguins ASC to reclaim the debt amicably and special consideration will be given to families experiencing genuine financial hardship. Every case will be given individual consideration by the Executive Officers.

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