



Payment Terms and Conditions:

1. Upon registration with Jane Brooks Gym and Swim Ltd, an account will be created for the purpose of invoicing session fees. Siblings will appear under the 'family' account but will appear on separate invoices.
2. Jane Brooks Gym and Swim Ltd is registered for VAT, and VAT is included in our class fees.
3. Invoices are produced as soon as a member is allocated onto a course and will be sent out via email unless otherwise specified. At the end of each term, a new invoice is created and sent for the following term as part of our re-enrolment process.
4. The invoice includes all the available sessions for that term which are listed in date order.
5. Invoices are payable before a member's second lesson if they are new members; otherwise, they are to be paid before the start of the course on the date specified on the invoice.
6. We DO NOT charge for sessions that WE cancel. Where cancelled sessions do happen, a credit or refund will be issued to your account.
7. **We DO charge for available sessions that YOU do not attend. We do not offer refunds or credits for unattended sessions. This includes deciding to leave the course mid-term even though fees are paid in full at the start of term. We require half a term's notice if you decide you no longer require a place.**
8. Lessons cancelled due to any circumstance beyond our control i.e. Snow, Flooding, etc will result in a 50% refund for the lesson missed.
9. Credits will appear on the following terms invoice.
10. **Payment is via Direct Debit (by GoCardless).** You will be sent a link to authorise the direct debit with the invoice. We are unable to accept credit or debit cards or accept any form of childcare vouchers. **Fees are collected on a half-termly basis.***

***except for Swimming Lessons at The Dragon School which are collected on a termly basis due to the lower number of available weeks.**

11. The only times an exception to not signing up to our GoCardless scheme might be considered are in very specific and rare circumstances, such as:
- i) Government or charitable funding support – for example, if a family’s fees are being paid directly by a local authority, a school, or through a government-funded scheme (where payments come directly from a third party).
 - ii) Corporate or organisational arrangements – if a business or external organisation is paying on behalf of a child or group of children, and they require an invoice-only system.
 - iii) Exceptional personal circumstances – in very rare cases, where a family faces particular financial or accessibility barriers to using GoCardless. Even then, it would usually be a temporary arrangement with a clear plan in place.
12. Accounts that are not paid in full by the last week of the term will be subject to a Late Payment Fee (L.P.F.) as published - currently £10 per member.
13. We operate a Debt Recovery Procedure in partnership with HM Courts Service and pursue ALL outstanding debts. The costs incurred in this procedure will be added to the final account balance. Accounts that are not paid in full after 4 weeks into the consecutive term will be automatically referred for debt collection without any further warning or communication.