

Masters Swimming SA Inc.

REFUND POLICY



DATE OF CREATION: 28 August 2020

PURPOSE OF THIS POLICY

This Refund Policy documents the circumstances under which an individual may seek a refund from Masters Swimming SA Inc (**MSSA**). This policy is prepared in accordance with the *Competition and Consumer Act 2010 Schedule 2, the Australian Consumer Law*.

The Refund Policy sets out the process to request a refund, the conditions that will permit a refund to be approved by MSSA and the timeframe for an approved refund to be processed.

1. REFUND SCENARIOS

The following section provides details of the various scenarios that may support a request for a refund:

a. System Error

In the event of a technical error with the Masters Swimming Australia Inc (**MSA**) Membership and Online Payment System, MSSA will refund the transaction either in full or relevant part thereof. In some cases, evidence of the error may be required if the payment is disputed by MSSA. For example, evidence of an item being debited to a bank account more than once may be required to be provided to request a refund if there is no corresponding record on MSSA's books. Evidence may be in the form of a copy of credit card statement or bank statement that demonstrates the error. To ensure the privacy of the card/account holder, any personal information or transactions not relevant to the error should be hidden or removed.

b. Membership

MSSA will not provide a refund for MSSA component of membership fees under any circumstance except that in which a system error can be demonstrated (see 1(a) above).

Affiliate Member Clubs may choose to refund their own component of membership fees by cash, cheque or EFT to their members. If a club chooses to reimburse a member for the entire membership fee they have paid (including MSA and MSSA fee portions), the club cannot claim reimbursement from the above-mentioned organisations for those fee portions.

c. Meet Entry Nominations

A person may be eligible for a refund for Meet Entry Nominations where:

- i. A technical error has been proven to have occurred on the online meet entry system, resulting in a negative financial effect on the user.
- ii. If a swimmer is unable to compete in a MSSA sanctioned meet due to a medical

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condition or injury. A refund will be considered at MSSA's discretion, if requested, and a medical certificate must accompany the request for a refund.

- iii. Requests for refunds from meets / events not hosted by MSSA should be directed to the relevant Meet / Event Organiser.

d. Cancelled Meet

- i. A refund will be approved when a MSSA Sanctioned Meet has been cancelled by MSSA or an Affiliate Member prior to the day of the meet. The refund will be made by the Meet Organiser directly.
- ii. A refund will not be approved when a MSSA Sanctioned Meet has been cancelled by MSSA or an Affiliate Member on the day of the meet prior to the start due to adverse conditions.
- iii. A refund will not be approved when a MSSA Sanctioned Meet has been cancelled by MSSA or an Affiliate Member during the running of the meet due to adverse conditions.
- iv. If a MSSA Sanctioned Meet has been cancelled by MSSA or an Affiliate Member on the day due to adverse conditions but the Meet will be re-run on a date to be determined, swimmers unable to make the re-run date will not be eligible for a refund.

e. Other Reason

Refunds for reasons other than those covered in the above scenarios will be considered on a case by case basis by MSSA.

2. DISPUTED TRANSACTIONS

If an individual has disputed a transaction and received a refund from their bank, they will no longer have access to the privileges that would have been available to them associated with that membership / meet / event payment and the individual should contact MSSA as per the below contact details.

3. REQUESTING A REFUND

Refund requests are to be made by contacting the MSSA office and providing details to support the refund request. The customer will be notified once all relevant approvals have been considered and a decision on the refund request has been made (this may take up to 2 weeks).

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The contact details for MSSA to request a refund are by email to: mssasecretary@adam.com.au. If your request is by email, please ensure your request includes all relevant information.

4. REFUND PROCESSING

Refunds will be processed within 2 weeks of being approved. These refunds will be performed online or via credit card and may require credit card details. Please note timeframes are subject to receiving approval by all responsible parties and the processing times for the respective financial institutions.