

# City of Oxford Swimming Club



## Fees and Payment Policy

To pay for the activities of the club, we charge an annual membership charge (which covers the general running of the club, like the website, insurance, auditing and finance software) and squad fees (which cover pool hire, coaches' salaries and lifeguards). We also collect Swim England membership fees (which is essential for insurance).

### Swim England Membership Fee

Swim England membership fees are payable to COSC by 31st January each calendar year, in advance. This payment covers membership of the Swim England for the calendar year 1st January to 31st December. Swim England membership will cease if payment is not made by 15th February.

Membership of Swim England covers insurance of swimmers and volunteers, and swimmers will be refused access to training sessions until payment has been made and registration with Swim England is completed.

All swimmers must be a member of Swim England (Club Compete) to be eligible to swim competitively. COSC will therefore refuse to process or approve entries to any swimming competitions for a swimmer who has not paid their Swim England membership fee by 15th February each year until such time that the payment is made.

Swimmers in Rising Stars Bronze or Fitness and Masters who **do not** compete must also be registered with Swim England under Club Train Membership. Your registration will be upgraded to Club Compete when you move to Rising Stars Silver or above. Payment terms are as above.

Parents of swimmers should also be members of Swim England under Club Support Membership. Payment terms are as above.

Swim England publishes the fees for the different categories in the December of the previous year.

### COSC Club Membership Fee

This payment covers membership of COSC, access to club sessions, squad activities and the right to enter competitions under the COSC name. It pays for the costs of running the club. This fee is due in full for the whole season, at the start of each season (end of August). This fee is non-refundable. There is a Club fee for each swimmer and a different rate for parents/guardians.

### Squad Fees

COSC squad fees are payable monthly on 1st of each month, in advance by direct debit. This payment covers all the training costs (e.g., pool hire, coaching) for that month.

All swimmers must be a member of COSC to have access to training sessions, club swim camps and to compete under the COSC name. COSC therefore reserves the right to refuse a swimmer's entry to such events (training sessions, swim camps, competitions) if their COSC fees are outstanding for 2 months or more, until such time that full payment is made.

Please note that the COSC squad fees have been averaged out across the whole year for ease of payment. Therefore, the monthly fees are not adjusted depending upon the number of days / training days in the month.

Parents of swimmers should also be members of COSC. Payment terms are as above. Any parent who does not pay COSC membership fees will not be eligible for Swim England registration nor eligible to vote at the AGM and will not be allowed access to poolside at club sessions and events.

### **Payment via Swim Manager**

All payments are taken via Swim Manager. New members should set up a direct debit in Swim Manager which allows all invoices, including gala entry fees, to be taken automatically.

### **COSC Training Breaks**

It is club policy not to train on Bank Holidays unless otherwise specifically communicated.

COSC also takes a training break, usually 2-3 weeks in August, each year. Please note that the COSC monthly squad fees have been averaged out across the whole year for ease of payment. The monthly fees take into account the annual training break and Bank Holidays and therefore no cessation of fees is applicable or refund payable for this period.

### **COSC Casual Members**

COSC wants to make swimming accessible to all and as such offers swimming on a casual basis to University Students wishing to train during the holiday periods. Casual swimmers must be a member of COSC to gain access to squad sessions and therefore are liable for the full annual cost of that membership.

Every swimmer must also be registered with Swim England, either under Club Train Membership (non-competitive swimmer) or Club Compete Membership (competitive swimmer).

All other fees and conditions apply.

### **Swimmers Break in Training**

In the event that a swimmer is unable to attend squad sessions, due to the swimmer's illness or injury, for a single period over 4 weeks in duration, COSC will credit the swim manager account any squad fees paid on the production of a valid doctor's certificate for any absence period in excess of 4 weeks.

Once a swimmer is fit and well enough to return to training, full COSC squad fees will become applicable again and adjustments will not be made in the fees for a phased return. Please note:

- COSC monthly squad fees must not be stopped by a swimmer without prior discussion and agreement from the Membership Secretary.
- Any period of absence will cease if a swimmer attends any squad session either wholly or partially.
- COSC membership fees will not be refunded
- Absence from swimming for any reason, other than the swimmer's illness or injury, will not be eligible for a refund.

## **Resignation**

Any swimmer wishing to leave the club must give notice to the club of a full calendar month in writing to the membership secretary. If insufficient notice is given the swimmer will be eligible for payment of COSC fees for the following month in full. If you wish to leave the club, please inform the Membership Secretary by email at [membership@oxfordswim.com](mailto:membership@oxfordswim.com) giving details of your reason for resignation.

If you resign on or after the 1<sup>st</sup> May (i.e. Your resignation date is 30<sup>th</sup> June onwards), August fees are also owing as the fees are averaged out over a 12 month period.

## **Financial Difficulty**

If any swimmer has difficulty in meeting COSC payment schedules they should inform the Membership Secretary at the earliest opportunity to allow discussions and an appropriate payment plan to be put in place in order to avoid removal of access to squad sessions.

## **Changes to Fees**

In the event of a change in fees, the individual swim manager accounts will be amended by the membership secretary in time to reflect the new fees for the next direct debit. Where a swimmer moves squads, please contact the Membership Secretary for confirmation of the fees. In the event of a club-wide change in fees, these will be published by the club through email.

If a direct debit has been cancelled without notice by the 2nd month after the fee change, COSC reserves the right to refuse a swimmer entry to squad sessions and competitions until the shortfall in fees have been paid and the direct debit reinstated.

Whilst the Membership Secretary and Treasurer monitor fee payments and where possible send gentle reminders to members who may have fee shortfalls, it is the responsibility of the member to ensure correct payment and to regularly check their swim manager accounts.