



## Direct Debits - A Note For Customers 2019

 *How will this appear on my statement?*

**From a credit card**, will have it appear as Ezidebit Health & Fitness in Newstead QLD.

**From a bank account**, will have it appear as Eltham Swimming School.

**Please be aware of this on your bank statements. Ezidebit charge a dishonor fee for all declined transactions. All transactions will be scheduled for the 1st of every month starting in January, providing this is a business or working day.**

 *We Calculate Our Fees In The Following Way*

**New Clients:** We calculate the number of lessons from when you book in until we finish on the 16th December 2019, taking into account holidays etc. This total payment is then divided evenly over the remaining months of 2019. Eg : For kids starting at the beginning of 2019, this gives us 42 lessons for the year by the lesson rate of \$21.50 (2+ year classes). Fees are divided evenly over January to December. This equates to \$75.25 per month. The debit in January is a booking confirmation and for lessons taken in January. Parent baby classes are done in the same manner, using a lesson rate of \$17.00 for kids aging 6-24 months. For students starting throughout the year, we simply look at the number of lessons left for the year, by the lesson rate, and then average over the remaining months of the year. (Depending on how many lessons are left for the year, the monthly amount would be different from the above example)

 *Easy Enrolment*


Your direct debit payment guarantees your ongoing enrolment with us. This is an ongoing payment, and **only ceases if you cancel it in writing via email**. Each year, we automatically roll children into the same classes they are currently enrolled in, unless you request a change. Debits will continue unless we are notified they are not continuing lessons. This makes your enrolment process very easy.

**Continuing?** Do nothing!

**Continuing, with change?** Fill in a "Change of Lesson time Request"

**Not continuing!** Email us with finishing date.

**If a student is not returning, we need to be notified by Friday 6th December 2018. Any fees paid in January for children who are not continuing if we are not notified will be used as a credit for future lessons. No refunds will be given as you will have taken a lesson spot that could be available to others.**

 *Wanting to cancel lessons and debits? You must notify us in writing via email to:*  
[enquiries@elthamswim.com.au](mailto:enquiries@elthamswim.com.au)

We then calculate the number of lessons you have been booked in for compared to the payments made thus far. We can then adjust the following payment to cover lessons done if needed, or make a note of credited fees for future lessons. We do not refund credited fees paid, except on production of a medical certificate. We require a minimum of 3 weeks notice for cancellations.

### *Changing Of Accounts*

We can now update bank and card details online without a form having to be signed. If doing from a credit card, we do not need the CVV. These details can be emailed to us, or updated at reception when you are next in. Please note Ezidebit charge a dishonour fee of \$14.90 for declined transactions, whether the card has expired, banking details have changed or due to insufficient funds being available.