



Account Terms and Conditions

Effective from 1st February 2014

Tuition Payment Options

Karate 4 Kids and Mixma Self Defence offers a variety of Tuition Payment Options for payment of student tuition. These include Direct Debit, Credit Card, Cash, Cheque and Direct Deposit. Please choose the option that best suits your needs. You may change your Tuition Payment Options at any time you like with a *two week notice* period in writing.

Your Commitment to us, yourself and your family

Karate 4 Kids and Mixma Self Defence teaches traditional values. For us to be effective in our training and education, we need you to be committed to our program. *Your minimum contract with us is three months (thirteen weeks)*. After this all we ask is for two weeks' notice in writing should you decide to leave us. Remember your support in our program is vital for it to operate effectively.

Direct Debit / Credit Card Payment

A client may use Karate 4 Kids Direct Debit Payment System to pay their Tuition. The client has payment options either weekly, fortnightly, monthly or term (refer student tuition schedule). It is the clients' responsibility to ensure there are enough funds available in the nominated account to enable a Direct Debit Payment. A \$25.00 administration fee is charged to clients for all Direct Debit and Credit Card Payment failures (refer Direct Debit Payment failures).

Cash / Cheques / Direct Deposit

Clients may pay for tuition by Cash, Cheque or Direct Deposit but only in term blocks (three months). The client is not able to receive a refund if they terminate their training during a paid period, however they will remain in Class Credit for the unused period (refer student tuition schedule). A \$25.00 administration fee will apply to clients who present a bounced cheque.

Christmas / New Years Two Week Closure

Karate 4 Kids and Mixma Self Defence classes close once a year for two weeks during the Christmas and New Year's break. During this time tuition is not charged.

Public Holidays

All clients will continue normal Direct Debit Payments over public holidays, however the client is entitled to Class Credits equivalent to the same number of days missed because of the public holidays to make up for the class shortfall. This does not apply for public holidays over the Christmas / New Year break.

School Holidays

Karate 4 Kids and Mixma Self-Defence train during school holiday. Clients who will not be able to attend training during school holidays may request Catch-up Classes or place their memberships on hold or defer payments over this period (refer Change of Payment).

Class Credits

Class Credits are classes that have been paid for by a client but not used. Class Credits are non-refundable but are transferable to current members only.

Catch-up Classes

Catch-up classes are used if a student has missed a class due to illness, not been able to attend class due to other commitments or holidays (not public holidays). It is the responsibility of the client to arrange Catch-up Classes with their instructor. The instructor will give the client the date of the next catch-up class appropriate for the client. Catch-up classes may be taken on alternate training days such as a Monday & Wednesday student can do their catch-ups on Tuesday & Thursday, or the student may do a double session.

Direct Debit Payment Failure

If a Direct Debit Payment failure should occur for a client, the client will be issued an invoice with the overdue amount. This invoice will also include a \$25.00 administration fee. The client will be given fourteen (14) days' notice to make payment arrangements.

Change of Payment

Clients who wish to place their membership on hold, skip a payment period or cancel their membership may do so at no expense to the client by completing a Change of Payment form. These forms are available from your instructor upon request. A minimum of fourteen (14) days' notice is required for these changes. Clients will be entitled to Class Credits should there be any outstanding classes after termination of their account. All accounts may be placed on hold at any stage with appropriate notice.

Termination of Membership / Tuition

A minimum of *14 days' written notice* is required by clients to terminate their Tuition. There is no charge for this service. This is done by completing a 'Change of Payment' form. Clients who terminate payments through their bank without notice will be passed to Debt Collection to recover unpaid monies. Please note that a signed contract is a legal obligation and is your responsibility to honour your commitments. Terminating payments at your bank does not release you from your financial obligations. Termination is not valid in the initial 13 weeks.

Recovery of Unpaid Accounts

It is the responsibility of the client to ensure their account is kept up to date. Outstanding monies are to be paid within 14 days to avoid the account being sent to debt collection. A *\$25 administration fee applies to all dishonoured debts*.

Debt Collection Charges

In the event of the Customer being in default of his obligation to pay and the overdue account is then referred to a debt collection agency, and/or law firm for collection the Customer shall be liable for the recovery costs incurred and if the agency charges commission on a contingency basis the Customer shall be liable to pay as a liquidated debt, the commission payable by the Supplier to the agency, fixed at the rate charged by the agency from time to time as if the agency has achieved one hundred per cent recovery. In the event where the Supplier or the Supplier's agency refers the overdue account to a lawyer the Customer shall also pay as a liquidated debt the charges reasonably made or claimed by the lawyer on the indemnity basis.

Management's Right to Terminate Memberships

Management reserves the right to terminate memberships and contracts without reason or notice.

Client Name: _____

Client Signature: _____ Date: _____

Confirming Staff Member: _____ Date: _____