



REFUND POLICY

Approved: September 2021
Last Reviewed: September 2021
Effective: September 2021
Date To Be Reviewed: September 2022

©Copyright SINGAPORE SWIMMING ASSOCIATION

SINGAPORE SWIMMING ASSOCIATION
7 Stadium Drive #01-50, Singapore 397632, Phone: +65 6258 1011, Fax: 65 6258 4793
contact@swimming.org.sg <https://www.swimming.org.sg/>

1. Policy Statement

- 1.1 This document outlines the Refund policy that has been adopted by SSA, that serves to guide the refund process for all SSA-endorsed programs and activities.
- 1.2 Organisers are advised to take guidance from this policy in crafting the refund process for their respective SSA-endorsed programs and activities.
- 1.3 This policy denotes the circumstances under which a refund will be made and if any charges are to be deducted.

2. Purpose & Scope

- 2.1 The purpose of this Policy is to provide a guideline to ensure all refunds are handled in a fair and reasonable manner with regard to SSA's programs and activities.

3. Terms & Definitions

- 3.1 "Policy" refers to this Refund Policy.
- 3.2 "Programs and Activities" refer to all activities conducted in the day-to-day operations of the Association by which the Association charges and collects monies. This includes, but not limited to:
 - A. Membership Refunds
 - B. Courses and Workshops Refunds
 - C. Events Refunds
 - D. Training Fees
 - E. Overseas Travel
- 1.1 "Non-refundable fees" refers to the following:
 - a) Application fee;
 - b) Course material fee;
 - c) Assessment/Re-assessment Fees
 - d) Fees payable to government or other external parties;
 - e) Relevant bank charges/transaction fees paid by SSA; and
 - f) Fees charged for administrative services, e.g. late fees, re-prints, etc.

4. Membership Refunds

- 4.1 SSA does not refund membership fees except in exceptional circumstances. Consideration for a refund must be made in writing to the Membership Department by e-mail to contact@swimming.org.sg. Any decision regarding a refund of membership fees will be made on a case-by-case basis and is at the discretion of the Association.
- 4.2 The Association reserves the right to refuse requests for refund, or to refund, partially or in full. All refunds shall be subject to any unrecoverable costs that SSA has already incurred in respect of the participant.

5. Courses & Workshops Refunds

Refund for Withdrawal Due to Non-Delivery of Course

- 5.1 SSA shall notify participants within three (3) working days upon knowledge of any of the following:
- a) It does not commence the course on the stipulated commencement date;
 - b) It terminates the course before the stipulated commencement date;
 - c) It does not complete the course by the stipulated completion date;
 - d) It terminates the course before the stipulated completion date; or
- 5.2 The participant shall be informed in writing of alternative arrangements (if any) and be entitled to a refund of the course/workshop fees (excluding non-refundable fees) already paid should the participant decide to withdraw, within seven (7) days of the above notice.

Refund for Withdrawal Due to Other Reasons

- 5.3 If the participant is unable to attend the course/workshop due to medical reasons, he/she shall be entitled to a refund of the course/workshop fees (excluding non-refundable fees) already paid. In such circumstance, the participant must submit a valid medical certificate by a registered medical practitioner in Singapore, in order to be eligible for the refund.
- 5.4 If a participant withdraws from the course/workshop for any reason other than those stated in 5.1 and 5.3 above, SSA will refund the participant within four (4) weeks of receiving the participant's written notice of withdrawal, an amount based on the refund table below.

Refund percentage (%) of the amount of fees paid	If participant's written notice of withdrawal is received
100%	Seven (7) days or more before the stipulated commencement date.
0%	Less than seven (7) before the stipulated commencement date.

- 5.5 Participants who are unable to attend a course/workshop due to extenuating circumstances (i.e. family death, major illness, etc) may write to SSA, and with written evidence, may be eligible for a full refund, regardless of when notice is received.
- 5.6 Notwithstanding the table in paragraph 5.4, the Association reserves the right evaluate requests on a case-by-case basis and to refuse refund, or to refund, partially or in full. All refunds shall be subject to any unrecoverable costs that SSA has already incurred in respect of the participant.

6. Events Refunds

- 6.1 In instances of event cancellation by SSA, due to factors beyond the control of the Association (eg. Inclement weather, pandemics, government regulations etc) or otherwise, SSA reserves the right not to refund entry fees or any other fee paid by the participants.
- 6.2 If a participant withdraws from an event for any reason, SSA will refund the participant within four (4) weeks of receiving the participant's written notice of withdrawal, an amount based on the refund table below.

Refund percentage (%) of the amount of fees paid	If participant's written notice of withdrawal is received
100%	Two (2) days or more before the stipulated commencement date.
0%	Less than two (2) before the stipulated commencement date.

- 6.3 Notwithstanding the table in paragraph 6.2, the Association reserves the right evaluate requests on a case-by-case basis and to refuse refund, or to refund, partially or in full. All refunds shall be subject to any unrecoverable costs that SSA has already incurred in respect of the participant.

7. Training Fees Refunds

- 7.1 SSA does not refund training fees except in exceptional circumstances. Participants who are unable to attend due to extenuating circumstances (i.e. Bereavement, Major Illness or Injury, etc) may write to SSA, and with written evidence, may be considered for a partial or full refund. Appeals for exceptions will be reviewed and approved on a case-by-case basis by SSA.

8. Overseas Travel Refunds

- 8.1 All self-funded overseas travel must be paid prior to departure. Participants who are unable to travel due to extenuating circumstances (i.e. Bereavement, Major Illness, or Injury, etc) may write to SSA, and with written evidence, may be considered for a partial or full refund. This is subject to the approval of the Vice-President of the discipline and is subject to any unrecoverable amounts that SSA has already incurred in respect of the participant.

9. Review/Changes to the Policy

- 9.1 Singapore Swimming Association is committed to ensuring all policies are up-to-date and reflect current practices. This Policy shall be reviewed yearly and any changes to the policy shall be approved by SSA EXCO and will be updated and posted on SSA's website.