



Payment Options Explained

The Club is aware that the cost to register senior players and junior players, especially more than one in a family, has risen over the past number of years. Unfortunately the ever increasing costs levelled on the club along with the need to provide enhanced player development demands makes it increasingly difficult to keep increases minimal.

The Committee acknowledge that we live in uncertain financial times. Five years ago, the Committee engaged a company called Debit Success to offer our members an alternative to paying sign-on fees in full. Members can now pay in instalments until 31 August 2016. This option has been well received by those members that have availed themselves to this alternative payment option in previous seasons.

No Refund Policy

Souths United FC has a 'No Refund' Policy except under exceptional circumstances which requires approval from the Management Committee of Souths United FC.

The payment options therefore are:

1. pay in full by cash or cheque at the clubhouse on sign-on weekend (30 January 2016 and 31 January 2016 between 1pm and 4pm on both days)
2. pay in full by credit or debit card at the clubhouse on sign-on weekend (31 January 2015 between 1pm and 4pm and 1 February 2015 between 9am and 12pm). In 2012, a surcharge was introduced by the club as we can no longer absorb the merchant fees levied by the bank. This will continue in 2016 – 2.0%.
3. pay in full by depositing directly into the Club's bank account (details on Invoice generated during My Football Club registration process).
4. pay in full by credit card (VISA or Mastercard) via Football Federation Australia's payment gateway during the online registration process. FFA's transaction fee will be passed onto the player.
5. pay via instalments by entering into a Contract with Debit Success and the Club.

The first 4 options are straightforward. The 5th option is explained in more detail below.

How Debit Success works:

1. A contract is completed and signed by the member.
2. Sign-on fees must be completely paid by 31 August 2016.
3. There is a 2 week lead-in time from the time the contract is completed and faxed and the date when the first payment can be deducted.
4. Payments can be made on a weekly, fortnightly or monthly basis – member's choice. Most people work the payments in with their pay cycles.
5. Payments can be deducted from a bank account or from a debit or credit card. Both Mastercard and Visa are accepted.
6. It is possible to make extra payments and thus reduce the term of the contract.
7. Debit Success charge a small billing fee per payment as per the following table:

	Weekly	Fortnightly	Monthly
Direct Debit (from Bank)	\$2.00	\$2.00	\$4.00
Credit Card/ Debit Card	\$5.00	\$5.00	\$6.00

Examples

- Scenario 1
- weekly payment option
 - from a bank account
 - commence Monday 15 February 2016 (contract signed 2 weeks prior)
 - finish Monday 29 August 2016
 - 28 weeks
 - returning Under 9 – Under 11 player not requiring a new polo shirt

Fees \$310.00

28 weekly payments	\$11.08
Plus Debit Success Billing Fee	<u>\$ 2.00</u>
Total Weekly Payment	\$13.08

- Scenario 2
- monthly payment option
 - from a credit card
 - commence Monday 15 February 2016 (contract signed 2 weeks prior)
 - finish Monday 15 August 2016
 - 7 months
 - returning Under 12 – Under 16 (Other Divisions) player not requiring a new polo shirt

Fees \$330.00

7 monthly payments	\$47.15
Plus Debit Success Billing Fee	<u>\$ 6.00</u>
Total Monthly Payment	\$53.15

Full details of all our applicable fee packages are listed separately on our website. Included on the website is a document called Benefits to Customers which has been downloaded from Debit Success' website. It refers to the Product Disclosure Statement which is also on our website.

Debit Success contracts are not available online. These are only able to be completed in person at the Clubhouse. They will be able to be processed on sign-on weekend and by appointment (email: administrator@southsunited.org.au).