**Subscription Policies**

* Subscription payments (as well as outstanding fines or subscriptions from prior seasons) are due in full, 1 week prior to the commencement of the first game of the competitive season.
* Players who have not paid up in full will be barred from playing in competitive games unless prior arrangements have been made and confirmed in writing by the committee.
* Where a player is fielded in a competitive game knowingly owing subscription fees without prior arrangements, the committee reserves the right to default the team the infringing player played for.
* Where a player repeatedly plays in competitive games knowingly owing subscription fees without prior arrangements, the committee reserves the right to expel that player from the club.

**Exemption:** The following types of players are exempt from subs;

* Life Members.
* Currently serving committee members.
* Either one senior, or up to two junior members in the immediate family of a currently serving, non-playing, committee member.
* Any one player nominated by a Sponsor of \*\*\*\* level or higher.
* Any players in a team where a Sponsorship agreement explicitly covers the subscription cost for the players in that team.

**Students:** Student rates apply to players playing in senior teams who are currently studying full time at a Secondary or tertiary institute. Anyone registering as a student will be asked to provide proof of full time student enrolment.

**Pro-rata:** Where a player will knowingly not be able to play for a portion of the season prior to the commencement of the season, they may qualify for a reduction of subs on a pro rata basis using the following calculation;

 (Full Value of Subs) – (75% of the value of the portion of the season they will not be able to play.)

e.g. where the total value of subs is $200, a season is 30 games, and a player can only play 15 games. The calculation is applied in the following way;

Subs owed = $200 – (0.75 \* ($200 \* (15/30))) = $125

In order to qualify for a pro rata reduction, a player must meet the following criteria;

* Players must apply to the committee in writing at least 1 week prior to the commencement of the competitive season.
* The period for which they can’t play must be continuous (i.e. where a player can’t play every 3rd game due to shift work they would not qualify for a pro rata discount.)
* The reason given for not being able to play a given portion of the season must not be the result of illegal activity (i.e. loss of drivers licence, imprisonment)
* The period they can’t play must be at least 1 quarter of their competitive season.
* Both team Manager (or Coach) and the respective Junior or Senior convenor must agree to allow the player to play a reduced length season.

**Refunds:** Where a player cannot continue to play through to the end of the competitive season they may be eligible for a full, partial or hardship refund of their subs.

In order to qualify for a full refund a player must meet the following criteria;

* The player must withdraw their registration in writing prior to playing any competitive games in that season.
* The player must withdraw their registration in writing prior to the 15th of April.

In order to qualify for a partial refund the player must meet the following criteria;

* The player must not be able to play for the remainder of the season.
* The player must indicate in writing they are no longer able, or have not been able to play as soon as practically possibly, but absolutely no later than the 1st of November of the season in question.
* The reason for their inability to continue playing must be deemed by the committee as something outside of their control (i.e. significant injury, significant illness, act of God).
* A ‘change of mind’ or ‘no longer wanting to play’ does not constitute grounds for a partial refund.
* Within reason, the committee may request proof or evidence of a cause or event preventing a player from playing for the remainder of the season. (i.e. medical certificate)
* Where the inability to play is caused by illegal activity, a player will not eligible for a partial refund (i.e. loss of driver’s licence, imprisonment, deportation)
* The remaining portion of the competitive season which they are unable to play must equate to at least one quarter of the full length of the competitive season.
* Casual rate players are not eligible for partial refunds under any circumstances.

For any player who is awarded a partial refund, the refund will be calculated on the portion of the competitive season remaining using the following formula;

75% of the value of the portion of the season they are not able to complete.

e.g. where the total value of the subs is $200, a season is 30 games, and a player can’t play the last 10 games;

Refund = 0.75 \* ($200 \* (10/30)) = $50

In the event where a player who has been granted a refund is unexpectedly able, and wishes to return to play in the same season, they will be required to;

* re-pay any refund in full prior to commencing competitive games.
* Seek approval from both the team manager (or coach) and the respective junior or senior convener to return to the team.

Any player suffering significant financial hardship may apply for a Hardship refund. In order to qualify for a Hardship refund the following criteria must be met;

* A player needs to apply for a Hardship refund in writing explaining their situation.
* The committee will discuss and vote on whether the refund will be granted. It should be noted a hardship refund is completely at the discretion of the committee and are never an automatic right under any circumstances.
* Within reason the committee may request supporting evidence for any hardship (i.e. notice from WINZ, formal notification of loss of income etc)
* Upon a hardship refund being granted, a player will no longer be eligible to play any competitive games for the remainder of the season.

For any player who is awarded a Hardship refund, the refund will be calculated on the portion of the competitive season remaining using the following formula;

100% of the proportional value of the season remaining.

e.g. where the total value of subs is $200, a season is 30 games and a player is awarded a hardship refund with 20 games of the competitive season remaining;

Refund = $200 – ($200 \*(20/30)) = $133.33

**Exceptions:** The committee may, at any time, consider any other method or calculation of subs payment and/or refund outside of the afore mentioned policies. Any decision made contrary to, or not covered by the policies document may only be decided on by a unanimous vote.

**Payment & Security information** Payment can be paid via internet banking or via our on-line using the MyComet system using a debt or credit card. MyCOMET is the online member portal utilised to register and access the payment gateway. SSL protocol (2048-bit) is used to encrypt all data transferred over the network. The payment gateway operated by Paymark for transactions incurred via MyCOMET. Paymark will collect information about you (including information about transactions processed by you) from time to time through Paymark. Any such information collected shall be treated in accordance with the [Paymark Privacy Policy](https://www.paymark.co.nz/our-fine-print/%22%20%5Ct%20%22_blank) and as set out in the Payment Card Industry Data Security Standard (PCI DSS). Evidence of PCI DSS compliance is available from Paymark on request.