## Simply Ballet Declined Payment Policy



This policy covers direct debit payments via bank account or credit/debit card to ensure reliable payment processing and cover administrative costs incurred from declined direct debit transactions. A \$5 fee will be applied for each unsuccessful payment attempt. This policy aligns with fair trading practices and Australian Consumer Law.

## **Declined Payment Policy:**

- 1. **Declined Payment Fee**: A \$5 fee will be charged for each failed direct debit transaction. This fee is on top of any bank charges and covers administrative efforts to resolve the issue.
- 2. **Notification**: Customers will receive an email/SMS upon payment failure, with instructions to update their payment details or account balance.
- 3. Retry Attempts:
  - 1st retry: 3 days after the initial decline.
  - o 2nd retry: 3 days after the first retry (if unresolved).
  - o A \$5 fee applies **per decline**, including retries.
- 4. Consequences:
  - o Accounts unresolved after 10 days will be temporarily suspended.
  - o Outstanding fees must be cleared before rejoining classes.
- 5. **Exceptions**: Fees may be waived for genuine bank errors (e.g., system outages). Contact us within 48 hours to discuss.

## **How to Avoid Fees:**

- Ensure sufficient funds are available.
- Update payment details promptly via your customer portal
- Contact us at least 48 hours before your scheduled payment to make other arrangements.

## Policy authorised by

| Helen Cooper  |             |  |
|---------------|-------------|--|
| Name          |             |  |
| Owner         |             |  |
| Position      |             |  |
| Simply Ballet |             |  |
| Business name |             |  |
| Helen Cooper  |             |  |
| Signature     |             |  |
| 1/7/25        | 1/7/26      |  |
| Date          | Review Date |  |