



MOSMAN FOOTBALL CLUB

2022 Refund Policy

Policy Purpose and Coverage

Mosman Football Club (MFC or the Club) recognises that there are numerous reasons why a player may wish to de-register from participation in the winter season competition or other programs offered by the Club. This policy provides guidance to members, players and other stakeholders as to the basis for any refund, or part thereof, of relevant registration fees paid and the process to be followed in seeking a refund.

Registration fees aim to cover a broad range of costs. These costs may include, but are not limited to, association fees, amounts payable to Football NSW and Football Australia, insurance premiums, ground hire for both game days and training purposes, club equipment, coaching resources, club social activities, infrastructure costs and administration expenses.

The Club aims to make fair and equitable decisions about refund requests. However, it is usually not possible to refund the full registration fee and, in some cases, to refund any of the fee paid at all. Numerous factors influence the refund available, if any. Examples include:

- when the request for a refund is made in the context of the season or program (e.g., the Association does not permit de-registration from the winter season after a pre-determined date, typically in June each year);
- some costs are irrecoverable to the Club once a player is registered (e.g. association fees and credit card/transaction fees);
- in the case of a parent/guardian using the Active Kids Voucher, a refund of the voucher amount is not possible as the Government does not allow a payment in lieu of the voucher (the voucher should, however, be able to be used for another eligible activity);
- the number and age mix of participants in training programs is a major driver of the viability of the program; and
- expenses for club administration. .

This policy covers registration fees paid in relation to the winter season football competition, the Club's summer 5-a-side competition and the various other training and development



programs run by the Club. These training and development programs are run by experienced football coaches to satisfy members' demand for a broader and deeper football experience. Their viability depends on strong member support with the number of participants a key driver of success. Late withdrawal from programs can represent a material drain on club resources.

This policy does not cover players who are de-registered due to disciplinary reasons. No refund of registration fees is typically payable in such cases. However, the Board may approve a refund, subject to the refund amount not exceeding the equivalent amount payable to another member who de-registers under broadly similar circumstances (absent disciplinary action) in the normal course.

In addition, the policy does not cover the refund of any costs of coaching where players or teams have engaged a coach directly, namely, on player/team-to-coach basis.

Should the Club decide to withdraw a program, for example, due to insufficient numbers or the late loss of grounds, those participants affected can expect a full refund less transaction charges and subject to the appropriate handling of any Active Kids Voucher used (as discussed below).

Winter Season Registration Fees

The winter football season typically runs from late March/early April to late August each year. Registrations for the season usually open in early January. Registration fees are payable at registration.

Subject to the request for de-registration being received in sufficient time to allow processing before the deadline set by the Manly Warringah Football Association (MWFA) (usually the last Wednesday of June), the Club will seek to make partial refunds based on the following table. The table shows the amount that will NOT be refunded (i.e. the amount retained by MFC to cover various costs).



Fees Held Back for De-registrations by Age Group

Age Group	Non-refundable Component of Registration Fees				
	Pre-season ¹	prior to 30 April	1-31 May	1 June to MWFA de-registration deadline	post MWFA de-registration deadline
U6 – U11	Up to \$50	\$110	\$135	\$150	No refund
U12 – U18	Up to \$50	\$130	\$150	\$170	No refund
All Age - Student	Up to \$50	\$200	\$215	\$230	No refund
All Age, O35, O45	Up to \$50	\$220	\$235	\$250	No refund

If a parent or guardian has used an Active Kids Voucher when registering and now wishes to de-register the child, the Club cannot refund the amount of the voucher. However, if the voucher is intended to be used for another eligible activity, the Club can assist facilitate the transfer of the voucher amount to the other eligible party. Note that this may take some time as the Club cannot facilitate the transfer until it has received the benefit of the voucher from the State Government.

To de-register and request a refund players must first log into PlayFootball and request to be de-registered in the system. Within a few days, the Club Registrar and Association will be asked to de-register the player by a system-initiated email advice. Once these approvals have been processed, the Club Registrar will request bank details from the de-registering player/parent/guardian and liaise with the Club's bookkeeper to arrange payment.

Academy Program Fees

The MFC Academy Program provides the opportunity for players to train and play in a development environment focused on game-related skill acquisition and decision-making in line with the FFA National Curriculum and under the guidance of experienced coaches. In 2022, fees include the provision of a training kit.

The nature of the program and its delivery by experienced football coaches mean that it is heavily front-end weighted for costs to the Club. Reflective of this, since 2020, the Club has requested a \$200 non-refundable deposit be made payable upon registration of interest in the Academy Program for the following winter season. Should refunds be sought after registration for the Program, the following basis for refunds of de-registration fees will apply:

¹ Dependent upon whether a player's registration has been approved by the MWFA.



- prior to 15 February – 80 per cent of academy program registration fees paid with the exception of the non-refundable deposit paid;
- after 15 February and prior to 15 March – 50 per cent of academy program registration fees paid with the exception of the non-refundable deposit paid; and
- after 1 April – no refund.

Should a club academy player wish to de-register from the program, the Club would appreciate this being communicated directly to the relevant club coach and the Club President in a timely manner. Any request for refund should be discussed with the Club as there may be an opportunity to substitute participation in the Academy Program for an alternative activity or program. Should de-registration be considered the best course of action, the player (or parent/guardian) should email the Club Registrar who will request bank details and liaise with the Club's bookkeeper to arrange payment. The Club Registrar's email address is available from the Club's website.

If a player wishes to transfer from an academy to a non-academy team, an adjustment in fees paid will be made based on a calculation determined by the Club. Other scenarios will be considered on case-by-case basis.

School Holiday Camps

MFC aims to offer football camps during each of the four school holidays in NSW. Success of the camps is heavily dependent upon participation numbers. As such, the Club encourages those wishing to participate to register early. Early notification of withdrawal is also appreciated. As such, the following basis for refunds of registration fees applies:

- ≥ 1 week notice – full refund;
- < 1 week notice but ≥ 3 days – 75 per cent of registration fees;
- ≤ 2 days' notice – 50 per cent of registration fees; and
- after commencement – no refund.

In the event of rain washing out a full day of camp the Club will refund the fee on a pro-rata basis². The decision as to whether or not to proceed with the camp rests solely with the Club. While every endeavour will be made to proceed with the camp, if the participants' enjoyment and/or safety are considered to be open to question due to the weather, the day's activities will be cancelled.

² For those that sign up for the four-day program, 25 per cent of the total camp cost will be refundable for each day that is cancelled.



For School Holiday Camps, parents/guardians of participants seeking to de-register should do so by emailing the Club's Registrar. (Email addresses can be found on the Club's website.) Relevant bank account details will be requested in a follow-up email. Before progressing the de-registration application, a club representative may explore alternative development opportunities with the player/parent/guardian.

Other Programs (including Specialised Skill Clinics, In-season and Off-season Skills Development)

Experienced football coaches are engaged for the other programs run by the Club and a reasonable administrative effort is involved in delivering the programs. Their success is heavily dependent upon participation. For the same reasons as applicable to the holiday camps, the following basis of refunds will apply:

- ≥ 1 week notice – full refund;
- < 1 week notice but ≥ 3 days – 75 per cent of registration fees;
- ≤ 2 days' notice – 50 per cent of registration fees; and
- after commencement – no refund.

In the event that part of a program is cancelled due to bad weather, wherever possible, an alternative session will be organised. Should it not be possible to organise a replacement session, the Club will consider partial refunds on a case-by-case basis and reflective of the circumstances. Consideration for a refund in such cases will include the extent to which a contingency was built into the program's price. Requests for refunds should be directed to the Club President.

Summer 5-a-side Competition

MFC's summer competition aims to provide a mechanism for members to remain connected to the game away from the winter competition while having fun with their friends and club mates.

Costs associated with the competition are largely front-end loaded. This means that there is limited opportunity for the Club to refund registration fees once an applicant's registration has been approved. The following guides the decision to refund.

- Full refunds may be made providing de-registration occurs prior to the competition commencing and subject to playing shirts not having been ordered.



- A refund of 80 per cent of the registration fee paid may be made if de-registration occurs prior to the start of the competition but a playing shirt has been ordered.
- Once the competition has commenced, refunds will not be generally available. Applications for special cases may, however, be made to the competition organisers who will make a decision based on the circumstances of the case. Their decision will be final.

Requests to de-register from the summer 5-a-side competition should be made by liaising with the competition organisers.

Board Discretion

The Board seeks to make decisions in the best interests of the Club albeit after taking into account the particular circumstances of different cases. Notwithstanding the above policy, the Board (as typically exercised by the Club President) retains discretion to deviate from guidance provided when considered warranted. Applicants for a higher-than-policy refund should be prepared to justify their request, in writing, if necessary. The ultimate decision on the extent of any refund paid remains with the Club.

Policy Review

This policy should be reviewed annually to ensure that its aims are met and that its contents remain current.

February 2022