

## Annexure 2



### **PAYMENT & REFUND POLICY**

#### **PROBUS CLUB OF WINDSOR**

##### **Payments**

All payments for Outings/Activities and Tours are to be made by direct deposit into the Probud Bank Account, or by cash deposit at any Bendigo Bank branch, or any other method the Club may provide.

[The Probud Club of Windsor Inc. - Bendigo Bank](#)

[BSB: 633000 Account No: 155135890 \(Reference: Your Name/Outing\)](#)

Unless otherwise stated, full payment for an Outing/Activity is due immediately upon a member's intention to participate.

Where a deposit is required, the nominated deposit is due immediately, with the final payment made by the due date as advertised.

When expressions of interest are called for a particular Outing/Activity, payment is due immediately when the Activities Coordinator confirms that the Outing/Activity is going ahead.

For any tours organized through a third party, all payments are to be made directly to the third party.

Where a waiting list is maintained, no payment will be taken from those on the waiting list until a place becomes available.

##### **Cancellations and Refunds**

Any entitlement to a refund for an Outing/Activity will vary depending on the monies paid and commitments given to bookings with third parties, and any minimum numbers required.

Should there be sufficient notice given of withdrawal by a member, the Club may be in a position to offer the spot to another member, and a refund may be payable. Any refund would be based on priority/order of a withdrawal.

Where there is an inadvertent surplus made on an Outing/Activity and it is impractical to provide a refund, the coordinator may consider returning the surplus to attendees on the day in the form of an additional benefit such as extra food or beverages.

Specific refund conditions applying to a particular Outing/Activity will be advised by the Activity Coordinator.

In the event of insufficient numbers for an outing, payments will be refunded.

##### **Free of Charge Offers**

In some cases, the organizer of a tour/activity may be offered a 'free of charge' ticket or discount from the provider. Any such offer or discount should be declined or applied so that it benefits the participants.



## **RISK MANAGEMENT POLICY**

### **PROBUS CLUB OF WINDSOR**

#### **General Statement**

The Probus Club of Windsor recognizes the need to ensure the minimization of potential risks to members, visitors, and the public that may occur as a result of their participation in the activities of the Club.

It is important to the overall enjoyment of the Club that potential areas of risk be identified and controls put in place to reduce the possibility of injury. This policy is also designed to provide confidence for officers and for committee members, and leaders of activities, outings, and tours in their administrative roles within the Club.

Nothing in this document is designed to (unreasonably) restrict the enjoyment of members' and visitors' participation in the activities of the Club.

The purpose of this document is twofold:-

1. To reduce the risk of injury.
2. To protect the Club and its members in the event of action being taken against the Club, its officers, committee members, activity leaders, or individual members.

#### **Disclaimer**

The Probus Club of Windsor in no way claims this policy to be a comprehensive document covering all aspects of Risk Management, which is likely to affect the operations of the Club. The document suggests a number of important areas that should be covered in order that a safer environment may be provided for Members, Visitors, and the General Public. Whilst every effort has been made to ensure issues related to Risk Management within the Probus Club, the Management Committee does not accept any responsibility for any errors or inaccuracies whatsoever within the document.

This policy is provided on the basis that the Probus Club of Windsor Inc. shall not be liable for any loss, damage, or injury whatsoever arising from any incorrect, incomplete, or out of date information contained within the document.

#### **Safety**

##### **Club Meetings**

1. A First Aid Kit is available at all meetings.
2. A defibrillator is available in the Windsor RSL Club.
3. A record of all members, guests, or visitors attending meetings is maintained.
4. All power leads, microphone cables, and other fittings are properly secured or covered.
5. All persons present are advised of the location of exits, the evacuation assembly point, and the procedures to be followed in the case of an emergency.
6. A list of emergency numbers is kept and maintained at the registration desk at all times.
7. Normal/reasonable duty of care is undertaken and observed.

##### **Hospitality**

1. The Hospitality Officer/s shall be responsible for:
  - a. Club managed food and beverage services
  - b. Rosters for the setting up and the cleanliness of facilities
  - c. Good hygiene practices are undertaken and observed
  - d. Reviewing the location of hot beverages

### **Activities, Outings, and Tours**

1. There shall be a record of all members, guests, and visitors attending; a tick against an attendee's name is sufficient. In the case where the event organizer is unable to attend at short notice, an alternate person with appropriate knowledge should be allocated to manage the event and/or activity on the day.
2. Some trips and outings may require participants to complete a registration form. Whether or not this form is completed does not affect the level of insurance provided under the National Insurance Program.
3. In some situations, the Tour or Activity leader may feel it necessary to obtain a doctor's clearance and/or insist on a carer for certain members where it is apparent that the member may have difficulty participating.
4. The Tour/Activity Leader should understand the terms and conditions of bus hire prior to agreeing to such terms and conditions, particularly in relation to excesses that may be payable on a hired vehicle in the event of an accident. Refer to the Probus Club Handbook for further information.
5. Group leaders should be aware of the insurance coverage available under the National Insurance program.
6. Any incidents/accidents/injuries are to be recorded and reported to PSPL for insurance purposes.

### **Finance**

1. All financial transactions made by the Club are to be authorized by at least two persons, following the Club's Constitution and Standing Resolutions.
2. Payments should only be made when there is appropriate supporting documentation, such as an invoice. It is accepted that in some circumstances this may not be possible.
3. The Treasurer or a delegated officer of the Club, appointed by the Management Committee, may be authorized to bank Club monies. All Club monies should be banked within two working days as per the conditions of the Money Cover insurance provided by PSPL.
4. Any free of charge offer or ticket which may be offered to the organizer by a third party should be applied for the benefit of all participants.
5. A budget, setting out the anticipated income and expenditure, shall be presented to the Management Committee for approval annually. The budget should take into consideration the capitation fees set by PSPL.
6. If the club holds assets such as a laptop computer or projector, an appropriate register should be maintained.

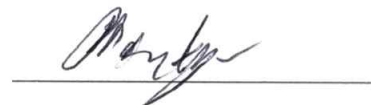
### **Record Keeping**

Clubs are required to maintain records, including minutes and financial reports, for a minimum of 7 years. For insurance purposes, membership lists and attendance lists for activities should be retained for at least 13 months. Records may be stored in either printed or electronic form. However, if stored electronically, there should be some safeguards in place to protect the information, such as automatic backups or storage on a separate hard drive. As an added precaution, a copy of all electronically stored records could be provided to one or more members of the Management Committee.

Members resolved to formally adopt the above Standing Resolutions numbered 1 to 24 with Annexures 1, 2, and 3 by a Simple majority of Ordinary Members present and entitled to vote at the General Meeting held on 1<sup>st</sup> October 2025.

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Acting President

A handwritten signature in black ink, appearing to read "Marty", written over a horizontal line.

Secretary