



Greensborough Probus Club Inc Refund and Payment Policy

Date of Development	17 September 2025
Next Review Date	17 September 2028
Authorised By	Management Committee

1. Purpose

This Refund and Payment Policy aims to provide transparency and clarity regarding the financial obligations associated with joining Greensborough Probus Club, and participating in its events, outings, activities and tours. This policy ensures all members understand the terms before making payments.

2. Joining Fees and Annual Subscriptions

- **Joining Fees** and **Annual Subscriptions** are generally non-refundable.
- In exceptional circumstances, a partial or full refund may be considered by the Committee at its discretion, provided a written request is submitted within **14 days** of payment.
- No refunds will be given after this period.

3. Payments for Outings, Activities and Tours

- When expressing interest in any **outing, activity** or **tour**, a **non-refundable deposit** may be required to secure a place. This helps the Club manage bookings and confirm attendance with external providers.
- Members will be informed of:
 - The total cost of the event.
 - Deposit amount and due date.
 - Final payment amount and deadline.
- Full payment must be received by the final payment date. Late payments may result in forfeiture of the booking.

4. Cancellations and Refunds

- Members are expected to notify the Club of any cancellations as early as possible.

- **Refunds** for cancelled bookings will be considered based on:
 - The amount already paid.
 - Whether the Club has already committed funds to third-party providers.
 - The ability to fill the vacated spot with another member.
- No refunds will be issued after the refund cut-off date, which will be clearly stated in each event's promotional material.
- Members are strongly encouraged to take out **personal travel insurance** to cover unforeseen cancellations, as the Club's insurance does **not** cover such circumstances.

5. Free of Charge (FOC) Offers

- Any **free of charge** or discounted ticket offered to an organiser by a provider will either be:
 - Declined, or
 - Redistributed to benefit **all participants** of the outing, activity or tour.
- The Club is committed to ensuring fairness and transparency in such cases.

6. Insurance Coverage

- Only events and activities approved and organised by Greensborough Probus Club are covered under the **Probus National Insurance Programs**, subject to the specific policy terms.
- These insurance programs **do not** cover:
 - Cancellations or refunds.
 - Illness or other personal circumstances affecting participation.
- Members should make their own arrangements for personal insurance as needed.

7. Policy Review

This policy will be reviewed every three years or as needed by the Committee to ensure relevance and compliance with any changes in Club or Probus guidelines.