



Recurring Payments – Frequently asked Questions

1. **Q. Why should I sign up for recurring payments?**

A. By signing up for recurring payments, each time a payment is due it will be taken automatically by Puddle Ducks on your due date. This means your child's place will be secured for as long as you want it.


2. **Q. Is this payment by Direct Debit?**

A. No, recurring payments are different to Direct Debit. Recurring payments are taken from a valid debit / credit card and not directly from your bank account.

3. **Q. Do I have to have sign up for recurring payments?**

A. You are free to choose whether you sign up for recurring payments. Payments being taken automatically is the easiest way to ensure you don't miss your payment due date and therefore securing your child's/children's place in their swimming class.

4. **Q. How do I sign up for recurring payments?**

A. You can sign up on our website via your 'My Puddle Ducks' account.  Click the button on the right hand side of the screen. Due to Data Protection laws, (To maintain the security of your card details) we are unable to set up recurring payments over the phone. If you have not previously made an online payment you will be prompted to make one for £1 as part of the sign up process. This will be added to your child's account.

5. **Q. How secure are my card details?**

A. Our payment processing partners, Sage Pay, store your card details and meet all data protection requirements.

6. **Q. What happens if my card expires before payment is due?**

A. It is your responsibility to update your details to ensure the payments are being taken from a valid card. You can update your card details via your 'My Puddle Ducks' account using the 'Change Card Details' link. As long as this is done at least 3 days before the payment due date, the new card details will be saved for future recurring payments. If you forget to update an expired card before your payment due date, you will be sent an email saying your payment has failed.

7. **Q. How do I cancel recurring payments?**

A. You can cancel at any time by contacting your local Puddle Ducks team in writing, (email is fine) at least a week before your next payment is due to be taken.

8. **Q. When will payment be taken from my account?**

A. Your payment will be processed on your payment due date, shown in your 'My Puddle Ducks' account.

9. **Q. What happens if the payment fails for any reason?**

A. If a payment should fail for any reason, you will be sent an email to notify you that your payment has failed. Please either make an online payment or contact your local Puddle Ducks office who will be able to assist you.

10. **Q. Who should I contact if I wish to discuss my payments?**

A. Please contact your local Puddle Ducks office team.