



## RECURRING PAYMENTS FAQS

See section 1 if your payments are taken monthly or section 2 if your payments are taken in 8-10 lesson blocks.

### ! ) RECURRING PAYMENTS WITH LOCAL TEAMS THAT TAKE MONTHLY PAYMENTS FOR CLASSES – August 2018

#### Do I have to sign up for Monthly Recurring Payments?

All customers who swim with local teams who take monthly payments for swimming classes are automatically signed up to 'Monthly Recurring Payments'. We don't offer alternative payment options with these franchisees.

#### What are the benefits of Monthly Recurring Payments?

We want to make paying for our lessons hassle-free for our customers! Monthly Recurring Payments mean a smaller, manageable amount to pay each month. You don't have to remember when payments are due and your child's space in their class won't be at risk from payments not being made on time. There's also no need for us to send payment reminders and chasing emails, something we know our customers really don't like!

#### How much will I pay each month?

Your **initial fee paid when joining will be for 10 x the lesson fee**. You will then not pay anything the following month. Your first **regular monthly payment will be 4 x the lesson fee**. This will be taken on the 1<sup>st</sup> of the second month following your initial payment. If you have any credits on your account at the time a payment is due e.g cancelled lesson credit or remaining Gift Voucher balance, they will be used to reduce the actual amount taken that month. If you have 10 or more lessons paid for in any month, no payment will be taken.

Twice a year, **in January and August**, we take a **balancing payment**.

#### What is a Balancing Payment?

As there are weeks during the year when we don't swim, in January and August we replace your regular monthly payment with a Balancing Payment to make sure you are never paying for too many lessons in advance. These payments will never be more than your regular monthly payment of 4 x your lesson fee and may well be less, depending on how many lessons you already have in the bank!

- If you have paid for 7 lessons or more in advance - no payment is made
- If you have paid for 6 lessons in advance, payment is taken for 1 lesson
- If you have paid for 5 lessons in advance, payment is taken for 2 lessons
- If you have paid for 4 lessons in advance, payment is taken for 3 lessons
- If you have paid for 3 lessons or less in advance, payment is taken for 4 lessons
- You will never pay for more than 4 lessons in a balancing month

You will receive a detailed monthly payment schedule via email when you first join. We will then send you an updated schedule twice a year in January and August when we take Balancing Payments and also at any time your child moves class.



You can also view your payment schedule at any time via your 'My Puddle Ducks' account.

### Can I use a Puddle Ducks Swimming Gift Voucher to pay for my class?

Yes of course! If you're a new customer and want to use one of our 'Puddle Ducks Swimming Gift Vouchers' to pay or part pay for your initial 10 lessons, please input your unique voucher code on the basket page. If you're an existing customer, please redeem the voucher by logging into your 'My Puddle Ducks' online account, clicking on the 'Redeem Swimming Lesson Gift Voucher' button for the child the voucher belongs to, and inputting the unique voucher code. Alternatively you can phone your local Puddle Ducks office at least one week before your next payment is due to be taken and they will process this for you. If the payment is less than the gift voucher value the excess voucher value will remain on your account and will reduce your next monthly payment amount.

### Are recurring payments the same as Direct Debits?

No, recurring payments are different from Direct Debits. Recurring payments are taken from a valid debit or credit card and not directly from your bank account.

### How secure are my card details?

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

### Can I change the card that the Monthly Payment is taken from?

Yes, it is your responsibility to update your card details to ensure payments are being taken from a valid card. You can update your card details via your 'My Puddle Ducks' online account using the 'Change Card Details' button on the Overview page. As long as this is done at least three days before the payment due date, the new card details will be saved for future recurring payments.

### What happens if the Monthly Payment fails for any reason?

If an automatic payment fails on the 1<sup>st</sup> of the month, for example because your card has expired, we will notify you and retry on the 4<sup>th</sup> of the month (this gives you an opportunity to update your card details). You will be notified by email if the second attempt is also unsuccessful. A manual payment to your local Puddle Ducks office will then be required to retain your child's space in the class.

### I want to stop swimming with Puddle Ducks. How do I stop my Monthly Payments?

You just need to give your local Puddle Ducks office 30 days notice in writing (an email is fine). You'll need to pay for any of your lessons that are within your notice period. If you've got paid-for lessons that run beyond your 30 days notice period you can, of course, attend these. Any applicable refunds will be made after your last agreed lesson to ensure we take into account any lesson cancellation credits that may be issued.

## 2) RECURRING PAYMENTS WITH LOCAL TEAMS THAT TAKE PAYMENT FOR CLASSES IN 8-10 LESSON BLOCKS – August 2018

### Why should I sign up for recurring payments?

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



### Do I have to sign up for recurring payments?

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

### How do I sign up for recurring payments?

You can sign up on our website via your 'My Puddle Ducks' account. Click on the 'Sign up for recurring payments' button on the 'Overview' page. If you haven't previously made an online payment you will be asked to make a payment for £1 as part of the sign-up process. This will be credited against your account.

### How close to my payment due date can I set up recurring payments?

Recurring payments need to be set up at least three days before your payment due date to ensure your payment can be processed.

### Are recurring payments the same as Direct Debits?

No, recurring payments are different from Direct Debits. Recurring payments are taken from a valid debit or credit card and not directly from your bank account.

### How secure are my card details?

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

### What happens if my card expires before the payment due date?

It is your responsibility to update your card details to ensure payments are being taken from a valid card. You can update your card details via your 'My Puddle Ducks' online account using the 'Change Card Details' link. As long as this is done at least three 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, reminding you to check if your card details are up to date.

### How do I cancel recurring payments?

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

### When will payment be taken from my account?

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

### What happens if the payment fails for any reason?

If a payment fails for any reason, you will be sent an email to notify you that your payment has failed. In this instance, please make an online payment via your 'My Puddle Ducks' online account or contact your local Puddle Ducks office who will be able to assist you.

### Who should I contact if I wish to discuss my payments?

Please contact your local Puddle Ducks office. Contact details can be found on our website.