

TRANSACTION POLICIES

These Transaction Policies apply to all payments made to Summersalt, whether one-time or recurring. They should be read together with Summersalt's Billing Authorisation, which is the governing document for direct debit and recurring billing arrangements, and Summersalt's Terms & Conditions.

One Time Payment Disclosure

By providing your card details (Visa or Mastercard) or, where offered at your centre, bank account details, you authorise Summersalt to debit your nominated account for agreed purchases, bookings, and services. Accepted payment methods vary by centre and may change from time to time. Payments may be processed through third-party payment providers engaged by Summersalt to securely facilitate transactions.

You represent and warrant that all payment information provided is true, complete, and accurate, and that all charges incurred will be honoured by your financial institution. You agree to pay all applicable charges, including fees, taxes, and other amounts due at the time of purchase, and remain responsible for all fees and costs incurred in connection with your account.

If a payment is declined, reversed, or cannot be processed for any reason, including insufficient funds or incorrect details, Summersalt may reattempt the transaction and take reasonable steps to recover outstanding amounts. By providing your payment details, you authorise Summersalt to reprocess failed payments using the nominated payment method.

All personal and payment information is handled in accordance with applicable privacy law and Summersalt's Privacy Policy, and reasonable steps are taken to protect this information from unauthorised access, use, or disclosure.

Recurring Payments Policy

Where you enrol in or opt into recurring billing, you authorise Summersalt to debit your nominated account on an ongoing basis for all fees due under your enrolment, membership, or booking arrangement. This authority remains in effect until cancelled, and fees remain payable regardless of attendance, participation, or use of services until cancellation is confirmed in writing and any required notice period has been served.

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The full terms governing recurring and direct debit payments are set out in Summersalt's Billing Authorisation, which forms part of your agreement with Summersalt. This includes authority to debit, the direct debit amount, processing dates, suspension and cancellation, arrears, and dispute handling. In summary:

Direct debits are processed on or after the 15th of each month, or the next business day where this falls on a weekend or public holiday, except for the Wonthaggi centre, where direct debits are instead processed on every second Thursday (fortnightly), or the next business day where that Thursday falls on a public holiday.

Accepted payment methods vary by centre. Summersalt currently accepts Visa and Mastercard at all centres; bank account debit is offered at select centres only and is not guaranteed to remain available.

Membership and recurring service fees are billed at a set rate regardless of attendance or the number of scheduled sessions within a billing period.

Cancellation of recurring billing requires thirty (30) days' written notice and is only effective once confirmed in writing by Summersalt.

Summersalt does not generally offer pauses, freezes, or suspensions of recurring payments, except as agreed in writing in exceptional circumstances.

Where there is any inconsistency between this summary and Summersalt's Billing Authorisation, the Billing Authorisation applies.

Summersalt may update pricing from time to time; where reasonably practicable, advance notice will be provided before changes take effect.

Returns, Refunds, and Cancellations Policy

As a general rule, all sales are final, and no refunds are provided for missed classes, sessions, or bookings, except where required under Australian Consumer Law. Nothing in these Transaction Policies limits your rights or remedies under Australian Consumer Law.

Joining or enrolment fees, where applicable, are strictly non-refundable. Fees remain payable in accordance with your agreed billing cycle unless cancellation has been completed in accordance with Summersalt's Billing Authorisation and any applicable notice period has been fully served.

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Cancellation of a membership, booking, or recurring billing arrangement must be submitted in accordance with Summersalt's Billing Authorisation and, where applicable, Summersalt's Terms & Conditions. Fees may be prorated during a valid notice period at Summersalt's discretion.

For JETS Squad memberships, fee adjustments relating to injury or illness are handled under the Injury and Illness Policy set out in Summersalt's Terms & Conditions, rather than under this Returns, Refunds, and Cancellations Policy.

If you believe a payment has been processed in error, you must notify Summersalt as soon as reasonably practicable. Where a verified error is identified, it will be corrected and confirmed to you in writing. A payment dispute or chargeback initiated through your financial institution without first raising the issue with Summersalt may be treated as a breach of contract, which may result in suspension or termination of services and recovery of outstanding fees and associated costs, where permitted by law.

Acknowledgement

By providing your payment details or completing a booking or enrolment, you confirm that you have read, understood, and agree to these Transaction Policies, together with Summersalt's Billing Authorisation, Terms & Conditions, and Privacy Policy.