BILLING AUTHORISATION

This Billing Authorisation explains what you agree to when you provide payment details, enrol in a Summersalt program, or opt into recurring billing. It should be read together with Summersalt's Transaction Policies, Terms & Conditions, and Privacy Policy, which form part of your agreement with Summersalt.

Your Representations and Warranties

If you purchase goods or services from Summersalt, or from any merchant operating through Summersalt's platforms, you represent and warrant that:

- any card or bank account information you supply is true, complete, and accurate;
- charges incurred by you will be honoured by your card issuer or financial institution; and
- you will pay all charges incurred at the posted prices, including any applicable taxes, fees, and penalties.

Authorisation to Debit

Where you make an online payment or provide autopay information, you authorise Summersalt to charge your nominated payment method for all fees due under your enrolment, membership, or booking arrangement. This may include a credit or debit card (Visa or Mastercard) or, where offered at your centre, a bank account.

This authority is ongoing and remains in effect until cancelled in accordance with the Suspension and Cancellation of Payments clause below. You remain responsible for payment whether or not the participant attends classes, until Summersalt has received and confirmed your written notice of cancellation.

Direct Debit Amount

Direct debit is processed at a set rate, regardless of the number of sessions scheduled or attended within a billing period. Joining or enrolment fees are not included in the direct debit amount; these are charged separately at the time of enrolment and are strictly non-refundable.

Processing of Direct Debits

Direct debits are processed on or after the 15th of each month, or the next business day where the 15th falls on a weekend or public holiday, in accordance with Summersalt's Transaction Policies.

Exception — Wonthaggi centre: For participants enrolled at Summersalt Wonthaggi, 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

Accepted card schemes and the availability of bank account debit vary by centre and may be added, changed, or withdrawn by Summersalt at any time, with notice provided where reasonably practicable. 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.

Suspension and Cancellation of Payments

Summersalt does not generally offer the suspension, pause, or freezing of direct debit payments. Fees remain payable during any absence, including illness, injury, holidays, or personal circumstances, except where Summersalt agrees to a temporary suspension in writing in exceptional circumstances, as set out in Summersalt's Terms & Conditions.

Cancellation of direct debit requires thirty (30) days' written notice, provided by email or through official Summersalt systems such as the Customer Portal or Summersalt App. Cancellation is not effective until confirmed in writing by Summersalt, setting out the final direct debit date. You should not consider your account closed, or billing ceased, until you have received this written confirmation.

During the thirty (30) day notice period, the direct debit amount will continue to be deducted at the applicable rate in accordance with the regular billing cycle.

Arrears

Where a payment is declined, reversed, or overdue, Summersalt may reattempt the transaction and take reasonable steps to recover the outstanding amount, using the nominated payment method. You authorise Summersalt to debit any outstanding balance necessary to bring your account up to date, and Summersalt may suspend participation until all outstanding amounts are paid in full.

Disputes and Chargebacks

If you believe your account has been debited in error, you must notify Summersalt as soon as reasonably practicable. Where Summersalt's investigation confirms an error, it will arrange reimbursement and notify you in writing of the amount by which your account has been adjusted.

Should you dispute a charge directly with your financial institution without first raising it with Summersalt, this may be treated as a breach of contract. This may result in, but is not limited to, additional fees, recovery action, and suspension or termination of any current or future services, where permitted by law. You are encouraged to contact Summersalt directly to resolve any payment concerns before initiating a chargeback where possible.

Confidentiality

Any information, including your account and payment details, provided as part of this billing authorisation will be treated as strictly confidential. Summersalt takes reasonable steps to protect this information from unauthorised use, alteration, reproduction, or disclosure, in accordance with Summersalt's Privacy Policy.

Acknowledgement

By providing your payment details, enrolling in a Summersalt program, or opting into recurring billing, you confirm that you have read, understood, and agree to be bound by this Billing Authorisation Policy, together with Summersalt's Transaction Policies, Terms & Conditions, and Privacy Policy.