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## Getting Started

### 1.1 Finding the right class

Enrolment in Infant levels is based on age.

Enrolment in Preschool and School-age levels is based on assessment of ability. Ongoing program progression is determined by skill development.

Below are the maximum class ratio's, however class size may vary depending on pool space allocation and current class enrolments.

	Level	Age	Parent In water	Class ratio
<b>Infant</b>	Starfish	6-12mths	Yes	1:8
	Periwinkle	1-2 years	Yes	1:8
	Minnow	2-3 years	yes	1:8
<b>Preschool</b>	Tadpole	3-5	No	1:5
	Goldfish	3-5	No	1:5
	Flying Fish	3-5	No	1:5
<b>Primary Age</b>	Octopus	5+	No	1:6
	Sardine	5+	No	1:7
	Salmon	5+	No	1:8
	Tuna	5+	No	1:8
	Dolphin	5+	No	1:8
	Shark	5+	No	1:8

### 1.2 Health information

In the cooler weather, ensure you have warm clothing for your child to wear after the lesson; hats and dressing gowns are a great way to keep children warm.

If you or your child are unwell stay home and get well, see the provision for make-up lessons (2.5) and further information on missed lessons due to medical conditions.

Help us keep our facility clean and healthy by not attending if you or your child:

- have an infection, contagious illness or physical ailment, such as an open cut or sore
- have had diarrhoea or "gastro" symptoms
- a rash that is contagious or undiagnosed
- there is any other risk, however small, to other members and guests

Infants are required to wear aqua nappies that are tight fitting around the thighs. Standard nappies are not permitted in the pool. Aqua nappies are available for purchase at customer service. Please always change your child's aqua nappy away from the pool, and dispose of it in the appropriate bin.

## 1.3 Sign Up

You have an agreement with us when you have completed and signed the agreement (DDR- Direct Debit Request Service Agreement), and we have accepted it. If these terms and conditions or your agreement differ from anything you are told at the centre or over the phone, these terms and your agreement will apply, unless written confirmation is received from a YMCA Victoria employee. The full terms and conditions can be viewed within this document.

### Payment

On enrolling you will be asked to pay for the fees due from the start date of your enrolment until the first debit date. Payment is made in advance for the fortnight ahead.

## 1.4 Change of mind

### Using your 7-day cooling off period

You can cancel your agreement during your 7-day cooling off period. You have seven days from the date you sign your initial agreement. To cancel your membership, please see 4.1.

We will then cancel your agreement and refund all payments less any program fees for classes taken.

## Frequently asked questions

### 2.1 Does my child receive a membership card?

Each student is issued with a membership card or RFID wristband which must be scanned by customer service at every lesson to gain entry to the pool. This records their attendance in the class and provides out of lesson access.

### 2.2 Can my child use the pools outside of swimming lessons?

Absolutely. All children on a direct debit membership have unlimited access to the pool to practice their skills or just have fun in the pool with family and friends. A parent or guardian can accompany a student under the age of 10 at no charge. Please see Watch Around Water guidelines (5.2) for full entry and supervision requirements

### 2.3 How will I know that my child is ready to move up?

All students in our program are continually assessed by the Swimming Teacher and/or Teacher in Charge for improvement and readiness for upgrading to the next level. You will receive ongoing feedback about your child's progress via face to face communication and our parent communication portal. You will be advised when your child is ready to move to the next level.

## 2.4 Do lessons occur on public holidays?

There are no lessons held on public holidays. If you miss a lesson due to a public holiday, please feel free to contact us to arrange a make-up lesson.

## 2.5 Are there make up lessons for missed lessons?

We offer 8 make-up lessons per calendar year for our Swimming Lesson direct debit members. If you miss 2 or more consecutive classes for medical reasons, please provide a medical certificate and we will credit your account for the value of the missed lessons.

## 2.6 Does my child need goggles?

Goggles are not a compulsory part of our program, however we highly recommend children gaining experience both with and without goggles.

We recommend considering purchasing goggles when children are in Tadpole classes or above.

Goggles can make a large difference to a child's learning journey as they progress through swimming lessons. Most children who do not wear goggles close their eyes as they swim which can lead to them becoming disorientated or preoccupied and unable to focus on their stroke technique.

We offer a great range of affordable youth goggles; ask customer service for assistance.

For health reasons goggles cannot be shared or loaned.

## 2.7 What if my child becomes upset during their class?

Please be aware that it is common for children at this age to have difficulty adjusting to swimming lessons, and our teachers are equipped to support them. Most children will settle within a few weeks; however, we do encourage parents to bring bathers along during this time, in case your child requires additional support.

## 2.8 Do I have to be in the water with my child?

If your child is enrolled into one of our infant classes (Starfish, Periwinkle, Minnow) then a parent or guardian must be in the water for every lesson.

## 2.9 Do I have to watch my child in class?

Parents or Guardians are expected to abide by Watch Around Water policies at all times (5.2) Parents or Guardians should be available during class time for communications with staff and to assist their children when required.

Handover at the end of Class: Our teachers must see a visual handover to the parent/ guardian of the child at the end of class so please ensure you are present for this to ensure the safety of your child and the continuous smooth running of our program.

## 2.10 Can I take photos of my child in their swimming lesson?

The YMCA welcomes the capturing of your magic moments on camera or video, however privacy of others must be respected. The use of cameras and video cameras at this venue is conditional upon the following:

- you must have all relevant individuals consent to use images
- it is illegal to broadcast or publish images without consent
- under no circumstances are cameras, video cameras or mobile phones to be used in change room areas.

## 2.11 What qualifications and checks do our teachers have?

Our teachers hold nationally accredited AUSTSWIM Teacher of Swimming and Water Safety qualifications. In addition to this, all teachers of infant and preschool lessons hold additional specialised qualifications.

All YMCA employees hold nationally accredited current CPR qualifications, a Working with Children Check, and are employed on the basis of a successful Police Check.

## During your enrolment

### 3.1 Payments

#### Paying via direct debit

Direct debit payment is the easiest option and allows for an automatic direct debit from a nominated bank account or credit card on a fortnightly basis. Payment provides access to your program and entitlements as per the terms and conditions for the next fortnight following the debit date.

We have a Payment Card Industry Data Security Standard (PCI DSS) compliant payment account record platform. This ensures your credit card details are secure and not accessible through our data.

### 3.2 Direct debits

We will debit your membership fees from your nominated account as set out in your Direct Debit Request Service Agreement.

Please note that:

- debit dates are pre-set for all programs
- if a debit date falls on a public holiday, we will debit your account on the next business day

- credit card debits are live transactions (i.e. they will be honoured or declined immediately our file hits your bank), so it is recommended that the funds are available the night prior to the debit. Bank account debits may take up to five days to be cleared from your account.

For further information, please see our Payment Card (credit and debit) Data Security Policy and Privacy Policy [here](#).

### **Meeting your responsibilities**

You must make sure:

- your account can accept direct debits (your financial institution can confirm this)
- there is sufficient money in your account on the payment (debit) day (6:00am onwards)
- you tell us if you are transferring or closing your account, at least 3 business days before your next direct debit
- you tell us about any changes to your credit card, such as its expiry date or number, at least three business days before your next direct debit.

Please tell us if you want to change or stop your direct debits. Advising your bank does not change or cease your contract with us if the correct process to inform us has not also been followed.

### **Querying a payment**

If you query a payment, we will respond within two business days. If you are not satisfied with our response, we encourage you to place your enquiry in writing to your Centre Manager

## **3.3 Late or Declined Payments**

### **Centre access**

If you do not fully pay your fees on the due date, your centre access will be suspended until your payments are up to date.

We will also charge you a failed payment fee of \$10.00 if your payment isn't honoured by the bank and this is due to your error. This will be debited from your account with the next scheduled payment and you authorise us to do this as per your Direct Debit Request Service Agreement.

### **Failed payment fee**

This is incurred due to the additional administrative tasks required when a payment fails. This may include an SMS, email, postal letter and phone calls to correct invalid account details, process a manual payment and ensure the control of outstanding fees to ensure you or your child's participation is not interrupted.

### **Paying your outstanding debts**

We will continue to debit your nominated account without notice, until we have received the total amount owed. We will make a reasonable effort to let you know prior to the next debit.

If you find yourself in financial difficulties please speak with a staff member as you may be eligible for our [Open Doors program](#)

### 3.4 Increase in fees and changes to your agreement

Your YMCA centre may at any time upon sending an email or written correspondence to your last known contact address and giving 30 days' notice increase the agreed amount or make changes to terms and conditions. If you have any queries in relation to any proposed changes, please contact your YMCA centre.

#### **Authorising us to increase debits**

Where we have made a reasonable effort to let you know about a fee increase, you authorise us to increase any debits from your nominated account.

#### **Staying up to date with our terms and conditions**

At times we are required to add, change or remove our terms and conditions. This includes changing a centre's opening and closing hours, its services and facilities. We may also close centres for refurbishment to improve their facilities. When services continue to operate we do not reduce your membership fees.

#### **Being notified about changes**

We will give you at least 30 days' notice of any changes by either:

- publishing them in our newsletter or on our website
- placing a notice in the centre
- phoning you or writing to the address (post or email) you last provided

If we suspend a centre's operations or services, temporarily or permanently, we may send you a written notice offering you either a:

- transfer to another centre, if available
- complimentary suspension

### 3.5 Suspending your access and payments

### 3.6 Updating your information

#### **Payment account details**

If during the course of your membership you need to update your payment account details, please present your credit card or bank account details in person at the centre, or ring the centre to provide your details to be entered to our PCI DSS compliant payment account record platform. Do not send credit card information via post or email. You will not be able to provide details of an account in another person's name.

Please note: credit cards that have expired and reissued with the same card number still require the full card detail to be provided as we cannot update the encrypted data with just an expiry date, the whole card number needs to be resubmitted.

### **Personal details**

Ensure we always have your current contact details on record by updating these with us either via customer service or an email. Please ensure you receive confirmation that these details have been updated.

## **3.7 Recording your entry at the centre**

On joining, each student receives a membership card or RFID card. We may also ask to take your photo for your account on our digital membership database. If you visit the centre without a valid membership card or photo identification, we may refuse you entry if we cannot validate your identity.

On entry, your card or band must be scanned, an entry gate or turnstile, or at customer service. Your centre may also have internal access doors and gates; these do not record your visit but give you access to the area. Swiping the student card will record your attendance in the class for that day.

The card or band is property of the YMCA and you cannot lend your card or allow anyone else to use it. If you lose or damage your card or RFID band, you will need to pay the required replacement fee.

## **3.8 Feedback**

### **We welcome your feedback**

Please contact us via one of the following methods:

#### **In centre**

Our centre staff are always happy to help. Ask at centre reception or call us.

If you'd like to speak to your Centre Manager, let our customer service team know. If no managers are immediately available, the customer service team will ensure the relevant team member contacts you as soon as possible. Feedback forms are also available for completion in centre. We will be in contact with you shortly after that.

#### **Online**

Send us a message by completing our feedback form via our website. You will be contacted by the relevant team member within five business days. We recognise that some enquiries are more complex than others and may require more time to resolve but we will always let you know.

### **Contacting central customer service**

If you are not satisfied with our response, you may contact YMCA Victoria:

**YMCA Victoria**  
502/990 Whitehorse Road

Box Hill VIC 3128  
[vicoffice.reception@ymca.org.au](mailto:vicoffice.reception@ymca.org.au)

Customer service may refer your complaint to your local centre manager if they have not already had a chance to resolve your enquiry. You will hear from us within five business days about what we plan to do and how long it is likely to take.

## Ceasing your membership

### 4.1 Cancelling your membership

This contract shall continue indefinitely until such time as the customer requests cancellation in writing to your YMCA centre. There will be a period of notice of 14 days unless otherwise specified by your YMCA centre between the date of request and the date of actual termination, during which any payments due must still be paid in full; this maybe a pro rata or portion of the full fortnightly debit fee.

#### You can ask to cancel your membership by:

- completing the Cancellation Request form in centre.
- email or write to us requesting cancellation

#### Confirmation

No claim for cancellation will be recognised without your receipt of cancellation. Please retain a copy of your cancellation request; either the cancellation request form completed at the centre or the confirmation email.

Please consider your enrolment as active until you have received confirmation of your request in writing.

## Centre conditions of entry

You must follow our centre code for your own safety and the safety of others. Some centres have higher risk areas, such as stadiums, swimming pools, steam rooms and saunas. Please read and follow all signs and information provided, especially in these areas. If you don't understand something, please ask for help.

### 5.1 Rules of entry

Your membership entitles you to entry at the times and to the areas specific to your membership. This entitlement assumes that you will enter the facility and behave in a way that is not dangerous or inappropriate. We do not accept:

- threatening or harassing behaviour
- intentional damage to equipment
- use of illegal or performance enhancing drugs
- consumption of alcohol
- unauthorised instruction of other members

#### Aquatic areas

In wet areas, such as a swimming pools, saunas and steam rooms, please take extra care. Follow all signs and never run, dive or jump. Please supervise children closely according to our supervision policies.

## 5.2 Supervision of Children

For the safety of all visitors YMCA facilities abide by the Watch Around Water and Guidelines for Safe Pool Operations as published by Life Saving Victoria.

Please read and understand our Watch Around Water policies regarding the required supervision of children and entry policies.

## 5.3 Your belongings

### **Keeping your belongings safe**

We provide lockers you can use while exercising but these are not security lockers. Please keep your membership card or RFID band with you and do not bring valuables into the centre.

Unfortunately, thefts do happen. We cannot accept responsibility for any loss or damage to your belongings while you are at the centre, even if someone breaks into your locker. If you leave belongings in a locker overnight, we may remove them. We give lost property to charity each month, including unclaimed items from lockers.

### **Parking**

You park in the centre's car park or on centre premises at your own risk. We are not liable for any loss or damage to your vehicle or its contents.

## 5.4 Evacuation

There will be times that the centre will run mock evacuation drills, these drills are important for staff and patrons to practice in the event that there is a real evacuation required. Please follow the instruction of your Warden, who will be clearly identified. Your child's teacher will ensure they are evacuated safely and reunited with you in the evacuation meeting area.

Please make yourself familiar with the Centre map and the evacuation meeting areas. Our map can be found in various places throughout the facility

## Legalities

### 6.1 Responsibilities

Your responsibilities, including payment of membership fees. Your contract is based on entitlement to use, not on actual use, so it is your responsibility to attend classes as set out by our program schedule and advise us if you wish to discontinue.

You must advise us of anything that affects our ability to contact you or collect membership fees, including but not limited to:

- change of contact details
- change to account details provided for debiting

You promise to:

- ask questions if you are unsure of anything
- not take valuables into the centre, even if you plan to put them in a locker
- advise us if you or your child have been unwell or have had an injury
- follow the centre rules of entry

### 6.2 Privacy

#### Understanding our privacy policy

During your membership, we will have access to personal information about you, such as about your health and financial situation. We will only use, disclose or deal with your information in line with our [privacy policy](#).