

ANZASW POLICY:

Refunds and Debt Collection:

Members of the Association lose their entitlement to receive membership services when their account remains unpaid for ninety (90) days or more after the due date.

This includes but not limited to:

- Completing competency assessments
- Entitlement to
 - Indemnity Insurance
 - ANZASW Publications
 - Access to Member only areas of the website
- Entitlement to vote at General Meetings
- Any other services ANZASW may from time to time offer

Where membership subscriptions or levies are not paid by the 20th of the month following the month of invoice, a letter shall be sent to the members concerned, outlining the requirements and the consequences of continued non-payment.

Resignations:

1. The annual Membership subscription is a non-refundable payment.
2. If a member of the Association has paid in advance for their Competency Assessment and then resigns before completing their assessment a refund is payable on application on the following basis.
 - More than six months until the assessment date:
 - a. A refund 50% of the assessment fee will be offered.
 - Less than six months until anniversary date:
 - a. No refund will be offered.

Cancellations:

3. If a member or non member has paid in advance for an ANZASW event and then cancels their booking for whatever reason, a refund is payable on application on the following basis:
 - Cancellation with more than 4 weeks notice: Full refund
 - Cancellation with more than 1 weeks notice: 50% refund
 - Cancellation with less than 1 weeks notice: No refund

Management of Bad Debts:

4. Anyone with an outstanding balance on their account with ANZASW will be followed up on a monthly basis using a variety of methods, commencing the week after payment was due. This may include a note stating that, should payment not be received (or arranged and begun) within three months (90days), their membership will be terminated. Any outstanding fees being may be referred to a collection agency.

5. Members who choose to resign and have an outstanding balance on their account will be required to pay for membership coverage up to the time of their resignation. These accounts may be referred to a collection agency.
6. When membership is terminated due to outstanding debts, a letter shall be written to the member confirming this and stating that:
 - They are no longer eligible to participate in ANZASW activities, including local or national ANZASW meetings and / or Continuing Professional Development opportunities, and that their Indemnity Insurance Coverage no longer applies.
 - The overdue account may be referred to a collection agency
 - Whilst they may re-apply for membership in future, full re-payment of outstanding debts is to be negotiated before such an application will be considered.

Monitoring

7. The costs of this refund and debt collection policy will be accurately recorded in the ANZASW accounts and monthly reports provided by the Executive Officer to the Governance Board for their information.
8. An accurate register of bad debtors will be maintained by National Office staff.

Re-application for Membership by Bad Debtors:

All new Membership applications will be checked for previous bad debt.

Where a person who previously held ANZASW membership and incurred a debt during that membership, and policy steps 3-6 applied during their membership, they shall be required to re-pay the outstanding debt in full before any subsequent re-application can be considered.

Payments to Assessors or other post holders, with Outstanding Fees:

Where a member has undertaken work on behalf of ANZASW (e.g. as an Assessor) and has also incurred a debt to ANZASW (e.g. for membership or their own assessment fees), ANZASW shall reserve the right to offset the payment owed against the outstanding debt, notifying the member accordingly.

Review

9. This refund and debt collection policy will be reviewed by the Governance Board annually as part of the budget setting process for the next financial year.