

## Hardship Policy

The club is aware that although we are one of the least expensive golf clubs in the region, there are several current and prospective members who are unable to join or re-join the club because of the annual fees payable as a lump sum.

To mitigate against this, we will accept monthly payments for membership fees under the following conditions:

- That the member or prospective member applies to the committee for a hardship agreement and signs an agreement to meet the conditions of the policy.
- That the first payment under this policy will cover the affiliation fee plus 1/12<sup>th</sup> of the balance, followed by monthly instalments in advance for the rest plus admin fee – eg if full fee is \$605 including affiliation of say \$60 - then first payment is \$60 (affiliation fee) plus \$45 (monthly payment) plus \$5 (admin) = \$110 thereafter eleven payments of \$45 plus \$5 admin (\$50) - therefore total amount paid is \$110 plus 11 x 50 = \$660
- That the member must ensure that they are paid in advance for any month, otherwise they will be deemed unfinancial until the outstanding amount is paid.
- In the event a member decides not to continue, there will be no refund.
- Delegation to accept an application under this policy will lie with the full committee, or in the event a more rapid decision is required, with the one member of the executive, the captain and one other committee member.
- No more than 5 hardship cases can be entertained in any one year.
- That the policy is limited to 6 and 7 day members.
- The committee has sole discretion in determining what a hardship case is - its decision is final.

Applicant Name	
Date of application	
Applicant Signature	
Approved (Y/N) Committee Signature	