



UNION KARATE DO SUBSCRIPTION POLICY

We strive to keep our prices low to allow all the community to train and thrive together as a Martial Arts School. We put a lot of the money raised back into the club and our charity Active Martial Arts North Devon CIC.

Your payment details will be held securely by the company Stripe and will not pass to a third party. UKD is registered with the "ICO" – (Information Commissioner's Office.)

- **Here are the current payment and subscription plans that are in place.**
- 1 class is £8.00 a Session (**Pay as you Go**)
- 35 classes a Year £20 a Month (Roughly Once a Week, **Save £40.00 per Year**)
- 70 classes a Year £30 a Month (Roughly Twice a Week, **Save £80.00 per Year**)
- 105 classes a Year £40 a Month (Roughly Twice a Week, **Save £120.00 per Year**)

Union Karate Do monthly subscription cost for me, or child's training and learning will be collected at the beginning of each month. Your Subscription may be cancelled at any time provided no invoices are outstanding there will be no additional cancelation fees added. On signing there is a cooling off period of fourteen days should you decide not to proceed with the payment plan. **The subscription plan is 12 payments over a period of 12 months and not based on how many classes attended in a month.**

- **What your subscription does and doesn't cover**

During School Half-Terms and Holidays there will be NO classes, although special events may be running at an additional cost.

Any classes missed due to sickness or holidays; the student may attend other dojos for catch up classes at **NO** additional cost.

Your normal Subscription Fee does not include Gradings, Summer Camps, Seminars and other events that Union Karate Do may host.

Union Karate Do Direct Debit and Stripe Payment Terms & Conditions

- **Union Karate Do Direct Debit and Stripe Payments**

We strive to keep our prices low to allow all the community to train and thrive together as a Martial Arts School. We put a lot of the money raised back into the club and our charity Active Martial Arts North Devon CIC.

Your booking details will be held securely by the company **Smoothbook** and will not pass to a third party. UKD is registered with the "ICO" – (Information Commissioner's Office.)

Your payment details will be held securely by the company **Stripe** and will not pass to a third party. UKD is registered with the "ICO" – (Information Commissioner's Office.)

- **Direct Debit and Stripe Payment**

The Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits or Stripe payment

If there are any changes to the amount, date or frequency of your Direct Debit or Stripe payment then Union Karate Do will notify you (normally 10 working days) in advance of your account being debited or as otherwise agreed. If you request the organisation to collect a payment, confirmation of the amount and date will be given to you at the time of the request

If an error is made in the payment of your Direct Debit or Stripe payment, by Union Karate Do or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society

If you receive a refund that you are not entitled to, you must pay it back when Union Karate Do asks you to

We respectfully ask that all students, parents/guardians ensure that there are sufficient funds in your account at the allotted time every month for your Union Karate Do Direct Debit or Stripe Payment subscription fee.

- **The Financial Ombudsman**

The Financial Ombudsman is the independent service for settling disputes between consumers and businesses providing financial services, and they can help you if you and the company you're paying, don't agree. You can contact them at www.financial-ombudsman.org.uk.

- **Cancellation**

If you cancel your subscription at any time, there will be a **£10** fee if you wish to set up a new payment plan (only within 12 months of cancellation). The subscription plan creates a hugely discounted rate in training fees to the pay as you go system. The Subscription plan is for the year so students cannot move the payment plan from month to month.

You can cancel a Direct Debit or Stripe payment at any time by simply contacting Union Karate Do and there is no additional cancellation fees added. **We just require 48hours to cancel your payment of the subscription.** Before cancellation of your Direct Debit or Stripe payment please ensure all invoices or any outstanding bills are paid.

-  Email: unionkaratedoclub@gmail.com
-  Telephone: 07736936738

Alternatively, you can contact your bank or building society where written confirmation may be required.

- **Monitoring & Policy Review**

To ensure our complaints process remains fair and effective, **Union Karate Do** will:

- Monitor all complaints and feedback regularly.
- Review this policy annually to reflect changes in best practice and regulatory requirements.

If you have any concerns or wish for any further information about the Union Karate Do subscription policy, please contact the organisation's chief instructor.

LAST REVIEWED – 18th September 2025