



## Group Payment Terms and Conditions

---

### Subscriptions and Donations

Subscriptions are payable termly and should be paid by half term, or by the October half term for 'holiday' subscriptions that are paid annually. Subscriptions are not refundable, unless the young person to whom they relate leaves 1<sup>st</sup> Claygate Scout Group ("the Group") permanently before the fourth week of each term and the Section Leader has been notified that the young person no longer wishes to continue in the 1<sup>st</sup> Claygate Scout Group.

Gift Aid may be reclaimed by the group on subscriptions and donations provided a valid Gift Aid Declaration has been signed by the taxpayer. Gift Aid forms are available from the Group Treasurer.

### Activities and Events

Payments for Activities and events should be made according to the timetable provided by the organiser of the event. Receipt of payment by the Group is no guarantee that the young person has a firm place for the activity or event, but if the place is not available a full refund will be made.

Payments are not normally refundable unless the event is cancelled and/or a place is not available when a full refund will be made.

Where a payment represents part payment or deposit for an activity or event that deposit may be forfeited if the young person withdraws from the event or activity without giving adequate notice to the appointed leader. Refunds will only be made onto the card used to make the original payment.

### Payment and Security

We offer a range of payment options including Visa, Visa Debit, Mastercard, Solo, Maestro, Visa electron and PayPal

All our credit card transactions are handled by Sage Pay, one of the market leaders in secure online transactions. The transfer of the purchase details from our website to Sage Pay are encapsulated using Sage Pay's own encrypted and digitally-signed protocol. Any communication between the shopper and Sage Pay is encrypted to the maximum strength supported by the shopper's browser using 128 Bit encrypted sessions. Sage Pay's security policy can be viewed here: [www.sagepay.co.uk/policies/security-policy](http://www.sagepay.co.uk/policies/security-policy).

Sage Pay uses a range of secure methods such as fraud screening, I.P address blocking and 3D secure. Once on the Sage Pay systems, all sensitive data is secured using the internationally recognised 256-bit encryption standards.

In addition, you know that your session is in a secure encrypted environment when you see <https://> in the web address, and/or when you see the locked padlock symbol alongside the URL.

So when buying through our site, you can be sure that you are completely protected.

Sage Pay is PCI DSS (Payment Card Industry Data Security Standard) compliant to the highest level and maintains regular security audits. They are also regularly audited by the banks and banking authorities to ensure that their systems are impenetrable.

Sage Pay is an active member of the PCI Security Standards Council (PCI SSC) that defines card industry global regulation.

Shoppers are also protected from fraudulent use of their card in a "cardholder not present" environment by



## Group Payment Terms and Conditions

---

their card issuers. The card issuer provides the right for a shopper to dispute a transaction if the goods/services did not arrive or if the card was used fraudulently.

### Queries and Complaints

We will always try to do everything right first time. Sadly, errors can still happen. If we make an error, we promise that we will do our best to rectify the situation as soon as possible. If you have a complaint or wish to raise a query about payment, please contact the Group Treasurer in the first instance by email:

[treasurer@claygatescouts.org](mailto:treasurer@claygatescouts.org)