

Payment Agreement, Notice and Parent/Guardian Acknowledgement

Master payment and notice terms for every SwimStories programme

Shared payment rules, notice requirements by programme type, and one signed parent acknowledgement covering what happens if fees fall behind or notice is not given.

ESSENTIAL PAYMENT MESSAGE

SwimStories reserves your child's place, staffing and timetable on the strength of this Agreement. Fees remain payable and notice obligations remain in force even if a lesson is missed, a Parent falls behind on payment, or the required notice is not given.

VERSION	1.2 4 August 2026
APPLIES TO	Water Safety & Survival Swimming, Refresher Courses, Holiday Booster Swim Sessions, Little Swimmers Weekly, Stroke Development
DOCUMENT PURPOSE	Parent-facing payment and notice terms with acknowledgement

PROGRAMME AND PAYMENT SCOPE**How to Use This Document**

Every family must read Part 1, which applies to every SwimStories programme. Families must then read the section that matches their child's programme type: Part 2 for Term-fee programmes, or Part 3 for course-based programmes. The acknowledgement in Part 4 records the applicable programme and the document version accepted.

PROGRAMME	FEE MODEL	READ
Water Safety & Survival Swimming	Fixed course fee	Parts 1 & 3
Refresher Courses	Fixed course fee	Parts 1 & 3
Holiday Booster Swim Sessions	Fixed course fee	Parts 1 & 3
Little Swimmers Weekly	Fixed Term fee, notice required	Parts 1 & 2
Stroke Development	Fixed Term fee, notice required	Parts 1 & 2

Essential Payment Rules at a Glance

1. All SwimStories fees are payable in advance. Fees are not refundable except as required by law, and except to the extent that any amount paid exceeds a reasonable cancellation charge or the value of the services actually delivered.
2. Little Swimmers Weekly and Stroke Development are charged a fixed Term fee, not a per-lesson price, and it remains payable even if lessons are missed.
3. Discontinuing Little Swimmers Weekly or Stroke Development requires at least 20 Business Days' written notice; SwimStories sends two reminders before term-end to help you plan.
4. Giving notice late does not end the fee obligation early. Where less than 20 Business Days' notice is given, this is one of the factors used to work out a reasonable cancellation charge, as set out in clause 12 of the SwimStories Terms & Conditions and Enrolment Agreement.
5. Water Safety & Survival Swimming, Refresher Courses and Holiday Booster Swim Sessions are booked and charged as complete courses, with no notice period. Missed lessons are not refundable, and where a Parent cancels a booked course a reasonable cancellation charge applies, as explained in Part 3.
6. Payment is due according to the official invoice, subject to a three-day grace period; after that, a late-payment fee applies and lessons may be paused.
7. Continued non-payment may result in collection action, legal recovery, and liability for legal costs on the attorney-and-client scale.

PART 1 | APPLIES TO EVERY PROGRAMME**Shared Payment Terms****Fees and Invoicing**

Current fees, admin fees, deposits and instalment amounts appear only in the current Programme and Payment Schedule, the official invoice, the website, or an official written fee notice, and never in this Agreement or this Acknowledgement.

All SwimStories fees, including lesson fees, admin fees and instalments, are payable in advance and are not refundable except as required by law, and except to the extent that any amount paid exceeds a reasonable cancellation charge or the value of services actually delivered.

A once-off administration fee applies to new swimmers as set out in the current Programme and Payment Schedule. It applies again if a swimmer discontinues and later returns.

Paying on Time

Payment is due according to the official invoice, subject to a three-day grace period.

After the grace period, SwimStories may charge the current late-payment administration fee, pause lessons while the account remains overdue, and treat lessons missed during a payment suspension as forfeited.

The Parent remains responsible for the outstanding balance and the reserved space, whether or not the Swimmer attends.

IMPORTANT

Continued non-payment may result in collection action or legal recovery. Should SwimStories institute legal proceedings or take other legal steps to recover overdue amounts, the Parent shall be liable for all legal costs on the scale as between attorney and client, together with interest at the prescribed rate from the date the amount became due until the date of final payment.

Alternative Payment Arrangements

An alternative payment arrangement must be requested and approved in writing before the original due date. It remains entirely discretionary, does not reduce the total amount owed, does not alter any Notice Period, and does not waive any of SwimStories' rights unless expressly stated in writing.

PART 2 | LITTLE SWIMMERS WEEKLY AND STROKE DEVELOPMENT**Term Fees and Notice Period****How the Term Fee Works**

Little Swimmers Weekly and Stroke Development use a fixed Term-fee model. The Term fee reserves the Swimmer's private timetable position, instructor time, staffing, venue capacity, administration and programme planning for the full Term. It is not a per-lesson price and is not recalculated according to the number of lessons falling within a particular month or weekday.

The reserved or closing week identified on the current Schedule is not part of the ordinary teaching cycle and is not a general parent make-up week.

Giving Notice

A Parent who wishes to discontinue Little Swimmers Weekly or Stroke Development must give at least 20 Business Days' written notice to admin@swimstories.co.za. SwimStories will send two reminders before the end of each Term to help you plan ahead.

IMPORTANT: LATE NOTICE

Where less than 20 Business Days' notice is given, this is one of the factors used to work out a reasonable cancellation charge, together with SwimStories' ability to re-fill the Swimmer's slot, as set out in clause 12 of the SwimStories Terms & Conditions and Enrolment Agreement. The Parent remains liable for fees up to that reasonable cancellation charge, whether or not the Swimmer attends during the notice period.

WhatsApp messages, verbal notice, or notice given only to an instructor do not count as formal notice.

SwimStories may try to fill the space earlier, but this is not guaranteed; any approved adjustment will be confirmed in writing.

If Fees Fall Behind

The late-payment, pause and collection terms in Part 1 apply in full. Falling behind on payment does not end this Agreement or the notice obligation. The Parent remains liable for fees owed and must still give the required 20 Business Days' notice to stop future liability from accruing.

PART 3 | WATER SAFETY & SURVIVAL SWIMMING, REFRESHER COURSES AND HOLIDAY BOOSTER SWIM SESSIONS

Course Fees: No Notice Period

These programmes are booked and charged as complete, fixed-length courses, not as individual lessons, and have no notice period.

Where a Parent withdraws a Swimmer from a course, or the Swimmer otherwise stops attending, before the course is complete, the Parent remains liable for a reasonable cancellation charge. That charge is based on SwimStories' actual loss, having regard to the nature of the service booked, the notice given, the reasonable potential for SwimStories to fill the reserved private lesson slot with an alternative swimmer, and general industry practice. Because each course reserves a fixed private lesson slot that generally cannot be reallocated once the course has started, the reasonable cancellation charge may equal or approach the balance of the course fee for a withdrawal at or after commencement. Any deposit paid is applied towards the reasonable cancellation charge and refunded to the extent it exceeds that charge. No cancellation charge is imposed where the Parent cannot honour the booking because of the death or hospitalisation of the person for whom, or for whose benefit, the booking was made.

A lesson missed by the Swimmer for any reason is forfeited; there is no refund, credit or transfer.

The late-payment, pause and collection terms in Part 1 apply in full to any instalments offered on a course booking.

Instalment Options (Water Safety & Survival Swimming Courses)

SwimStories may offer instalment payment options for the three-week Water Safety & Survival Swimming Courses. Where offered, instalments are interest-free and carry no additional charge for spreading payment, so that the total amount payable by instalments is the same as the amount payable if the course fee were paid in a single upfront payment.

SwimStories may require a reasonable securing deposit, which reserves the Swimmer's place and fixed private lesson time and is applied towards any reasonable cancellation charge that becomes due.

If an instalment is not paid by its due date, the late-payment, pause and collection terms in Part 1 apply, and SwimStories may pause lessons while it recovers any amount lawfully due.

The deposit amount, the number of instalments, and their due dates (which may include a final instalment falling shortly after the course has started) are set out in the current Programme and Payment Schedule.

The instalment option applies only to the three-week Water Safety & Survival Swimming Courses and does not apply to the shorter one-week Refresher Courses.

Acknowledging Non-Payment Risk

IMPORTANT

Not paying on time does not release the Parent from these obligations. SwimStories may pursue the fees owed, including through collection or legal action, regardless of whether the Swimmer continues to attend the course.

PART 4 | PARENT OR GUARDIAN COMPLETION REQUIRED**Parent/Guardian Acknowledgement****IMPORTANT**

This acknowledgement applies to the payment and notice terms for the programme selected below. It does not replace the separate SwimStories Terms and Conditions and Enrolment Agreement, which remains the governing document for enrolment as a whole.

Applicable Programme

- ☐ Water Safety & Survival Swimming | no notice period
- ☐ Refresher Courses | no notice period
- ☐ Holiday Booster Swim Sessions | no notice period
- ☐ Little Swimmers Weekly | 20 Business Days' notice applies
- ☐ Stroke Development | 20 Business Days' notice applies

Payment and Notice Acknowledgement

- ☐ I confirm that I have received, read and understood the applicable SwimStories Payment Agreement and Parent/Guardian Acknowledgement for my child's programme.
- ☐ I understand that fees are payable in advance, are non-refundable except where the law requires otherwise, and that my child's place is only reserved once payment is confirmed.
- ☐ I understand that, for Little Swimmers Weekly and Stroke Development, at least 20 Business Days' written notice is required to discontinue, and that giving less notice than this is one of the factors used to work out a reasonable cancellation charge under the SwimStories Terms & Conditions and Enrolment Agreement.
- ☐ I understand that late or non-payment may result in a late-payment fee, paused lessons, forfeited lessons, and collection or legal action, and that I will be liable for legal costs on the attorney-and-client scale if SwimStories has to recover unpaid fees.
- ☐ I agree to give the required notice and to keep my account up to date, in accordance with this Acknowledgement and the SwimStories Terms & Conditions and Enrolment Agreement.

Electronic Acceptance

This Agreement is accepted online. Your name, your child's name, programme and the date and time of acceptance are captured automatically from your SwimStories registration record and do not need to be re-entered here.

- ☐ I confirm that the details in my registration record are correct and that I accept the applicable payment and notice terms electronically, as recorded in that registration.

QUESTIONS OR UPDATES

Please contact admin@swimstories.co.za before the next lesson if any information changes or if clarification is required.