1. Starting Your Membership

1.1 Membership options – Choosing you membership.

Understanding our membership and payment Options

Membership Type	Minimum terms applied	Continuing Ongoing Membership i.e. no fixed end date	Fixed Expiry date	Payment in Full Upfront	Monthly Debits
Trial	14 days Max	After the trial you have 14 days to notify us if you wish to cancel your membership.	Yes	No	No
Ongoing – Direct Debit	3 months	Yes	Monthly * After 3 months minimum expiry date	No	Yes
Annual membership	12 months	No	No	Yes	No

Membership access

	Member Portal	VCCI	Events	Support & Advocation
Trial	No	No	Yes	Yes
Paid member	Yes	Yes	Yes	Yes

1.2 Getting Started

Completing and signing your agreement

Completing and signing your membership agreement You have an agreement with us when you have completed and signed the agreement (Direct Debit Request [DDR] Service Agreement or Term Agreement, online membership application). If these terms and conditions or your agreement differ from anything that you have entered when you signed up as a member, you will be notified via email.

1.3 Changing your mind

Using your 7 Day Cooling Off Period

You can cancel your agreement during your 7 Day Cooling Off Period. You have 7 days from the date you sign your initial agreement. To cancel your membership please email mail@businesswodonga.com.au prior to the end of the seventh day days of the from the agreement.

This is only applicable for new members.

2. During Your membership

2.1 Membership Payments

Paying via direct debit

Direct debit payment is the easiest option and allows for an automatic direct debit from a nominated bank account or credit card monthly.

Payment provides access to your program and entitlements as per the terms and conditions for the next month following the debit date. We have a Payment Card Industry Data Security Standard (PCI DSS) compliant payment account record platform. This ensures your credit card details are secure and not accessible through our data.

You tell us if you are transferring or closing your account, at least 3 business days before your next direct debit • You tell us about any changes to your credit card, such as its expiry date or number, at least three business days before your next direct debit.

Paying upfront /term memberships

We offer a pay upfront option. Your payment details will be stored for the following 12 months to be deducted from your account on your expiry date.
You will be notified via email prior to your expiry date. Please indicate if you do not wish to renew membership and ensure that the correct email and payment details are correct.

2.2 Late or Declined Payments

Card decline

A failed card may result in a fee of $10 if your payment is not honoured by the bank and this is due to your error. This will be debited from your account with the next scheduled payment, and you authorise us to do this as per your Direct Debit Request Service Agreement.
This is incurred due to the additional administrative tasks required when a payment fails. This may include an SMS, email, postal letter, and phone calls to correct invalid account details, process a manual payment and ensure the control of outstanding fees.

2.3 Changes to your agreement

Staying up to date with our terms and conditions At times we are required to add, change or remove our terms and conditions. This includes Business Wodonga's opening and closing hours, its services.

2.4 Updating your membership

Membership can be updated through the membership portal.
Otherwise the staff of Business Wodonga can update manually via email.

Personal details

Ensure we always have your current contact details on record by updating these with us

either via our website, customer service or email. Please ensure you receive confirmation that these details have been updated.

2.5 Feedback

We appreciate member feedback to improve membership engagement and improvements. Formal feedback can be made via submissions to mail@businesswodonga.com.au

3. Ceasing your membership

3.1 Cancelling your membership

This contract shall continue indefinitely until such time as the customer requests cancellation in writing to Business Wodonga. Subject to the minimum terms applied the membership, membership will be cancelled in the next payment cycle, 30 days after notification of cancellation.

It is encouraged that all members complete an exit survey which may take 1-5 minutes.

Cancellation will occur by:

-written email

-written letter

3.2 Minimum Term Memberships

Members requesting cancellation within their minimum term period will be required to pay the balance of fees due to cover the minimum number of payments required or the early exit fee, whichever is the lesser amount. Minimum term memberships cancelling after the expiry of the minimum term are required to provide 30 days' paid notice in writing as per clause 3.1 above.

4. Legalities

4.1 Responsibilities

Your responsibilities, including payment of membership fees, do not depend on how often you use the membership. Your contract is based on entitlement to use, not on actual use, so it is your responsibility to advise us if you wish to discontinue or if you have any ideas of how we can improve your membership.

You must advise us of anything that affects our ability to contact you or collect membership fees, including but not limited to:

- change of contact details
- change to account details provided for debiting

You promise to:

- ask questions if you are unsure of anything
- behave in a sensible and safety manner
- not take valuables into the centre, even if you plan to put them in a locker
- advise us if you have been unwell or have had an injury

- follow the centre rules of entry

4.2 Privacy

Understanding our privacy policy during your membership, we will have access to personal information about you. We will only use, disclose, or deal with your information in line with our Privacy Policy. You can view our at **https://businesswodonga.com.au/policies/**