

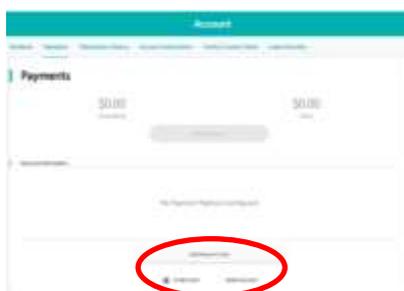
Swimming Lessons: Direct Debit Information Pack 2026.

Direct debits are processed on Thursdays, 10 days before the current tuition period ends.

Thursday 11/12/25	January's tuition (12/01/26-01/02/26)
Thursday 22/01/26	February's tuition (02/02/26-01/03/26)
Thursday 19/02/26	March's tuition (02/03/26-29/03/26)
Thursday 19/03/26	April's tuition (30/03/26-03/05/26)
Thursday 23/04/26	May's tuition (04/05/26-31/05/26)
Thursday 21/05/26	June's tuition (01/06/26-28/06/26)
Thursday 18/06/26	July's tuition (06/07/26-02/08/26)
Thursday 23/07/26	August's tuition (03/08/26-30/08/26)
Thursday 20/08/26	September's tuition (31/08/26-04/10/26)
Thursday 24/09/26	October's tuition (05/10/26-01/11/26)
Thursday 22/10/26	November's tuition (02/11/26-29/11/26)
Thursday 19/11/26	December's tuition (30/11/26-20/12/26)
Thursday 17/12/26	January's tuition (TBC)

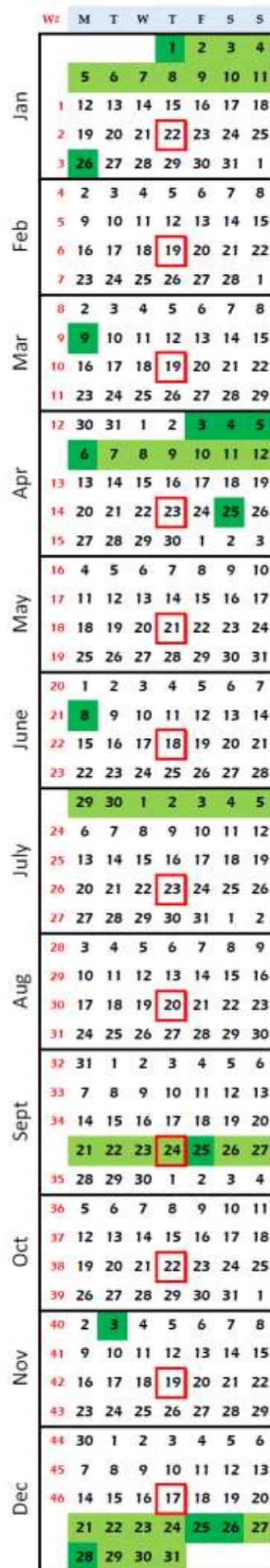
Setting up or Updating your payment info is easy:

1. Log-in to your client portal.
2. Click on 'Account'.
3. Go to the 'Payments' section.
4. Click on 'Add Payment Info'.
5. Add your payment details.



Alternatively, see reception and we can enter your updated payment information on your account for you.

- There are no classes on these days.
- Public Holidays. No classes on these days.
- Direct Debit payments schedule



Number of Classes per Year:

Classes are scheduled for approx. 46 weeks of the year. There are no swim classes on:

- **Public Holidays.**
- **Swim Lesson Term Breaks:**
 - 3-4 weeks in December/January School Holidays
 - 1 week in the March/April Easter School Holidays
 - 1 week in the June/July School Holidays
 - 1 week in the Sept/Oct School Holidays.

See year calendar on front page for class dates.

Class Tuition Fees:

The class tuition fee is paid monthly in 4 lesson blocks, calculated by multiplying the cost per lesson by 4.

2026:	Tuition per class:	Monthly Billing (ie. 4 classes)
BrainWave Babies (4-6mths)	\$9.00	N/A
Parent & Me: BrainWave Bubs (6-12mth) BrainWave Tots (1-3yrs)	\$23.00	\$92.00
Learn to Swim: Pre-school (3-5yrs) School Age (5+yrs) Adult	\$27.50	\$110.00
Stroke Correction	\$27.50	\$110.00
Squad Program	\$30.00	\$120.00
Privates: 1:1 1:2 1:3 1:4	\$72.90 \$44.00 \$36.50 \$27.50	\$291.60 \$176.00 \$146.00 \$110.00

Discounts:

- **Student Discount:** There is a discount available to students who do 2 or more classes per week. The 2nd, 3rd, 4th, etc class each receives a 5% discount. (Discount is automatically applied to lowest priced class.)
- **Family Discount:** A discount is available to families with 3 or more students. The 3rd, 4th, 5th, etc student each receives a 5% discount. (Discount is automatically applied to lowest priced class.)
- Only one Family/Student discount is applied to each enrolment. Ie. Each applicable enrolment receives a maximum of 5% discount.

Bank fees:

- Credit card transactions: 33c. Or Bank account transactions: 66c.
- Surcharge for Visa/Mastercard: 0% (ie. There is no surcharge.) Surcharge for AMEX is 3.30%.
- Failed payments: \$4.40.

Enrolments:

- Students can start at any time and cancel at any time. Payments are made 4 lessons at a time, such that in the middle of the month accounts are invoiced for the next month's 4 lesson block. See payment dates on the front page.
- When you first enrol you'll pay a deposit of \$150.00. This is called the 'Swim Starter'. This books you in to the classes and puts \$150.00 credit on your account that will go towards your classes.
- The 'Swim Starter' means that you can try the classes out. If you're happy simply stay on and your first direct debit will happen as scheduled. If you don't wish to continue, simply cancel your classes before the direct debit date and your enrolment will finish at the end of the block of lessons that have been invoiced. Easy!
- The 'Swim Starter' is non-refundable. However, any amount left over that doesn't go towards your bookings is store credit that can go towards any future bookings, purchases or other members of your family.

Public Holidays & Christmas Holidays:

- There are no classes on public holidays. If you are enrolled on a public holiday, the cost of the class will show as a house credit after the end of that week so that the lesson rolls over into the next billing period.
- House credits are not refundable, but are transferrable and will automatically go towards reducing the amount of your next payment. See year calendar on front page for public holiday & Christmas holiday dates.

Cancellations & Refunds:

- If you don't wish to swim the next month, or if you only want to do part of the next month, let us know a minimum of one day before the direct debit date so your bookings can be updated. All invoices read off your bookings. As soon as you update your bookings, your next payment will only include classes that you are booked in for.
- Once the month's accounts have been invoiced, your classes are non-refundable and non-transferable. If you are unable to attend, the classes are marked as absences.

Direct Debit FAQ's:***Q. Is there one payment per child each month or one payment per family each month?***

A. There is one payment per family each month, which takes into account all family members. The 33c/66c bank transaction fee is only paid once per family per payment.

Q. What name does the transaction show up as on my bank account?

A. The transaction will show on your bank account as IPY*HEALTHWAYS.

Q. How much is debited each month?

A. Your class tuition amounts read directly off your bookings. You'll see the weekly charge for each of your students in the account section of your portal, including the price of the program that your student is enrolled in and any applicable discounts. If you have any credit on your account, that will be used towards your class tuition first. The remaining balance is then direct debited.

Q. What happens with payments when I change classes?

A. If you're changing from one class to another class, your previous class will finish at the end of one week and your new class will start at the beginning of the next week so you're enrolled in 1 class per week. Any payment that you've made will go towards your new classes. If there's a price difference between your old class and your new class, your account will update before the next direct debit date.

Q. What happens if I'm starting mid-month or finishing mid-month?

A. Your class tuition payments read directly off your bookings. If you're starting mid-month, your class tuition amounts will only include classes that you are booked in for. You'll see the weekly charge for each of your students' classes listed individually in your account ledger.

Similarly, if you're finishing mid-month, your class tuition payments read directly off your bookings. So if you have a cancellation date entered in the system before invoicing happens, your class tuition amounts will only include classes that you're booked in for. Please note, however, that if there is no end date entered at the time of invoices being raised you will be charged for the next 4 lesson block and any subsequent cancellations will be marked as absences. Thank you.

Q. Can I make additional payments to reduce my monthly direct debit amount?

A. Yes. You can make any additional payments over the counter or via your client portal and effectively put your account in credit at any time. Your direct debits will only start again when any credit on your account is all used up.

To make an additional payment online, you simply purchase yourself an online gift voucher at:

<https://app.iclasspro.com/portal/healthways/gift-certificate>

This is also a great idea for Birthday/Christmas presents for students. If you have someone who wants to give the gift of swimming lessons, they can buy you a gift voucher via the client portal link above and put your account in credit. You'll then just use up that credit according to your bookings.

Q. Are my payment details secure?

A. Yes. All payments are handled by Payrix Australia. Payrix's proprietary card vault ensures that all data is tokenised, stored and processed within a secure network. Having achieved the highest level of compliance under the Payment Card Industry Data Security Standard (PCI DSS), you can be assured that your data is secure.

Q. I don't want to pay by monthly direct debit. What are my options?

A. As per many businesses, our business needs to move away from over-the-counter payments and move towards contactless payments. The preferred method of payment is by monthly direct debit, however if you'd prefer to pay upfront for classes you still can.

You can pay in advance and keep your account in as much credit as you please. Direct debits will only happen when any credit on your account is all used up. Simply, keep your account in credit.

To make any payment online and put your account in credit, you simply purchase yourself an online gift voucher at: <https://app.iclasspro.com/portal/healthways/gift-certificate>

However, please note, even when your account is in credit all accounts still need direct debit payment details on them so that there is a contactless method of payment for when your credit is used up and there is a balance owing. Direct debits only happen when there is a balance owing. The reason for this is that we can't have reception staff constantly chasing overdue payments as people come in the centre. This causes a bottle neck of people trying enter and exit the building which is problematic. Reception is focused on welcoming families to the centre, assisting families with enquiries, and helping people move in and around the building smoothly. Please understand that payments need to be contactless. Thank you.

If you have any further questions please email healthways@healthways.com.au or see reception.

We hope you enjoy your swimming lessons with us. Thank you for including us in your family's education.

SWIM. SAFE. FUN!

Kind regards,
The Healthways Team

**SUPPORT
LOCAL**

