



**Little
Dragons**
3 - 4 years old



**Mini
Ninjas**
5 - 7 years old



**Junior
Martial Arts**
8 - 11 years old



**Teen
Martial Arts**
12 years old plus

Taijutsu - Karate - Muay Thai - Brazilian Jiu Jitsu - Self defence

WWW.ZKSMARTIALARTS.CO.UK

Telephone - 01296 392630 - Email - info@zkma.co.uk

ZKS Martial Arts Payments Policy

1. Membership Payments

- Membership fees are calculated annually and spread evenly across 12 months to ensure consistent monthly payments, even during holidays.
- The annual membership cost is divided into equal monthly installments to simplify budgeting and ensure class availability.
- Payments are made in advance and are non-refundable.

2. Payment Collection and Direct Debits

- Payments are collected via Direct Debit on the 1st of each month.
- If the 1st falls on a weekend or bank holiday, the payment will roll over to the next working day.
- Monthly membership fees continue throughout the year, even when classes do not run during school holidays.
- Members must not cancel Direct Debits during summer, Christmas, or Easter breaks, as fees are pro-rated over 12 months.
- If a Direct Debit is cancelled without prior notice, ZKS Martial Arts will charge back payments plus a £10 per missed payment fee.

3. Missed Payments & Late Fees

- If a Direct Debit payment is missed for one month, a Stripe invoice will be issued for immediate payment, including a £10 late fee. If the invoice is not paid by the 17th of the month, the outstanding amount will be rolled over to the next month's Direct Debit payment submission.
- If a payment is missed for two consecutive months, membership will be immediately cancelled, and the assigned class space or spaces may be given to another member on the waiting list.
- Membership can only be reinstated once all outstanding payments and fees have been settled, subject to class availability.

4. Cancelling Membership

- Members must provide a **minimum of 30 days' notice** to cancel their membership.
- Cancellation requests must be submitted via the **member's area**. (Email requests will not be accepted).
- If a member cancels their Direct Debit without informing ZKS MA, their membership will be terminated immediately.
- Non-attendance does not constitute cancellation; full payment is still required unless an official cancellation notice is provided. Attendance records are maintained only for the safety of members during lessons and are not monitored for payment purposes.
- If a member's payment fails for two consecutive months, their membership will be cancelled.
- Re-enrolment is subject to availability, and any outstanding balances must be cleared before returning.
- Membership may be paused for one month only, with written notice given before the 15th of the prior month via the **member's area**.
- Memberships paused for more than one month will be automatically cancelled unless an agreement is made in advance with the membership team.
- A paused membership ensures the member retains their class space for the duration of the one-month break.
- If the pause is due to an injury, this can extend for more than a month as it will be based on the injury and the expected return date after recovery.

5. Pausing Membership

- Membership may be paused for one month only, with written notice given before the 15th of the prior month via the **member's area**.
- Memberships paused for more than one month will be automatically cancelled unless an agreement is made in advance with the membership team.
- A paused membership ensures the member retains their class space for the duration of the one-month break.
- If the pause is due to an injury, this can extend for more than a month as it will be based on the injury and the expected return date after recovery.

6. Refunds & Missed Classes

- No refunds will be issued for missed classes due to holidays, sickness, or personal reasons.
- Classes cancelled due to unavoidable circumstances (e.g., extreme weather, venue issues) will not be refunded but will be rescheduled where possible. ZKS will attempt to reschedule affected classes within the current term where possible.
- Members are entitled to a minimum of 39 classes per year, and ZKS Martial Arts will adjust scheduling if necessary to meet this allowance.

7. Adjustments & Additional Charges

- Any changes to membership fees, additional purchases, or special event charges will be added to the next Direct Debit payment if applied before the 17th of the month.
- Any changes after the 17th will roll over to the following month's payment cycle.

8. Contact for Payment Queries

For any concerns regarding membership payments, Direct Debits, or cancellations, please submit your query via the members' area. If you are unable to access the portal, you may also email admin@zksma.co.uk. We aim to respond within three working days.