

# REFUND POLICY

As adopted by



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## Revision Information

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## Membership Refund Policy

### Purpose

This policy outlines the Australian Polo Federation's (APF) position regarding refunds for membership fees. The purpose is to ensure a fair and consistent approach while maintaining the integrity of the Federation's financial management and membership processes.

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### 1. General Policy

Membership fees are non-refundable, except in exceptional circumstances as outlined in this policy. By applying for membership, members acknowledge and accept that fees contribute to the operational and administrative costs of the APF, including insurance, governance, and development programs, which are incurred once membership is processed.

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### 2. Eligibility for Refund Consideration

Refunds may be considered under the following circumstances:

- Administrative Error: Where an overpayment or duplicate payment has occurred.
- Processing Error: Where membership was processed incorrectly by the APF or State Association.
- Medical Grounds: Where a player sustains a serious injury before participating in any polo activity under the APF for that season, and can provide a valid medical certificate.
- Change in Circumstances: Exceptional personal circumstances (e.g., bereavement, relocation overseas) may be considered at the discretion of the APF.

Refund requests outside these circumstances will not be considered.

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### 3. Conditions for Refund Approval

To be eligible for a refund:

- A written request must be submitted to the APF within 30 days of payment.
  - Requests must include supporting documentation (e.g., medical certificate, payment receipt, or written explanation).
  - Where a refund is approved, an administration fee will be deducted to cover Gameday fees.
  - Refunds will be processed back to the original payment method.
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### 4. No Refunds Will Be Issued For

- Change of mind after membership has been processed.
  - Partial use of membership benefits or insurance coverage.
  - Suspension or termination of membership due to disciplinary action or breach of APF rules, regulations, or policies.
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### 5. Timing of Refunds

Approved refunds will generally be processed within 30 business days of the approval notification.

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### 6. Decision Authority

Refund requests will be reviewed by the APF Treasurer or their delegate. All decisions are final.

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### 7. State Associations and Clubs

This policy applies to all APF memberships processed through State Associations or Clubs. State Associations may apply this policy in conjunction with their own local procedures, provided these do not conflict with the APF's refund policy.

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