

## **Terms and Conditions for annual Individual Memberships on a monthly payment option.**

**Billing and Payment:** By subscribing to the annual plan, you authorise the company to charge your credit card monthly for the agreed-upon amount. Payments will continue for a minimum of 12 months. At your 12 month anniversary, your membership will be retired. If you renew within 3 months we will waive the \$40 joining fee. Please note, there may be annual price increases which may apply. We will notify you giving 30 days' notice in writing.

**Monthly Payment Amount:** The monthly payment amount for the annual subscription will be determined at the time of signup and will be clearly stated in the agreement. This amount may include taxes or additional fees, as applicable.

**One off joining fee:** The MA charges a joining fee for all new memberships. This will be included in your first payment.

**Payment Schedule:** Payments will be charged to your credit card on a monthly basis, typically on the same day each month.

**Authorisation and Payment Processing:** You authorise the company to charge your credit card for the monthly subscription fee.

**Automatic Renewal:** Unless you cancel the subscription before the end of the subscription term with 30 days' notice in writing, the annual subscription will automatically renew for another year. The monthly payments will continue to be charged accordingly.

**Payment Failure:** If a monthly payment fails due to insufficient funds, an expired credit card, or any other reason, the company may attempt to process the payment again. You may be responsible for any additional fees or charges incurred as a result of failed payments.

**Cancellation:** You may cancel the subscription at any time after the minimum 12-month term by giving 30 days written notice.

**Refunds:** Memberships are non-refundable and non-transferable.

**Changes to Terms:** The company reserves the right to modify the terms and conditions for monthly credit card payments on the annual subscription. Please note, there may be annual price increases which may apply. We will give 30 days' notice in writing.