

# TOWNSVILLE BASKETBALL INCORPORATED (TBI)

## Debt Collection Policy

**Policy Owner:** General Manager

**Approved by:** TBI Board of Directors

**Next Review:** February 2027

### 1. Purpose

This policy exists to ensure that outstanding amounts owed to Townsville Basketball Incorporated are managed in a fair, consistent, and respectful manner, balancing the financial sustainability of the association with an understanding of the circumstances of its members.

Townsville Basketball Incorporated recognises that members may, from time to time, experience financial hardship or difficulty in meeting outstanding amounts owed to the association. We are committed to approaching all matters of outstanding debt with empathy, fairness, and transparency, and will make every reasonable effort to work collaboratively with members to achieve a mutually agreed outcome for the repayment of any amounts owing.

Where a member has an outstanding balance, the association will make contact in a timely and respectful manner to discuss the circumstances and explore suitable arrangements. This may include negotiated payment plans or agreed timelines that reflect the member's current financial situation. Our priority is to resolve outstanding matters in a way that supports the member while ensuring the financial sustainability of the association.

In circumstances where a mutual agreement cannot be reached, or where a member fails to adhere to an agreed repayment arrangement, Townsville Basketball Incorporated reserves the right to bar the member from participation in all association activities, competitions, and events until the outstanding amount is resolved. This includes participation in games, training, and any other activities conducted under the association.

Where the matter remains unresolved and further escalation is deemed necessary, Townsville Basketball Incorporated may notify Basketball Queensland in accordance with relevant governing body requirements. This step will only be taken where all reasonable attempts to resolve the matter directly with the member have been exhausted.

All debt collection matters will be handled with the utmost discretion and in accordance with applicable privacy obligations.

### Document Control and Version History

Version	Date Approved	Approved By	Policy Owner	Next Review Date	Summary of Changes
1.0	February 2026	Board of Directors	General Manager	February 2027	Initial issue