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## Payments, Refunds & Credit Policy 2026

Cashmere Technical FC is a not-for-profit community sports Club - this means that all funds generated by the Club, including registration fees, fundraising, and donations, are reinvested directly back into the Club, programmes and the community. This supports the development of players, coaches, volunteers, and facilities, ensuring that our football programmes continue to benefit the wider community.

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## **Making a Payment**

Cashmere Technical uses an online player registration portal accessed via a personal secure login from the website [www.ctfc.co.nz](http://www.ctfc.co.nz). The online player registration portal is provided by New Zealand Football and known as 'Friendly Manager'.

When you are asked to pay for club membership subscription fees, the Friendly Manager system will provide the payment gateway provided by the Stripe interface allowing you to pay by credit or debit card. These payments are then recorded on your member profile.

Both Friendly Manager and Stripe will collect information about you, including information about transactions processed by you. All information collected by these systems are collected in line with all relevant Privacy Policies and comprehensive security standards.

We accept credit and debit card payments (Visa and Mastercard). We also accept payments by way of direct credit to our bank account (Cashmere Technical Football Club ASB 12-3494-0013760-00). If paying by direct credit, please use the player's name as the reference and relevant invoice number.

All our fees and charges are in New Zealand Dollars (NZD) and include GST.

## **Payment of Season Registration Fees**

All season registration fees are due in full at the time of registration, or by registration close date whichever is later, unless an alternative arrangement has been agreed with the Club.

## **Payment Plans for Registration Fees**

We offer flexible payment plans to allow fees to be paid in installments, which can continue beyond registration close date, but must be paid in full before June 1st 2026. To set up a payment plan, please email [accounts@ctfc.co.nz](mailto:accounts@ctfc.co.nz) before registering your player.

## **Financial Assistance for Registration, Equipment and Tournament Costs**

CTFC believes football is for all, and is committed to supporting members experiencing financial hardship. Assistance may be available to cover season registration fees, playing equipment, and tournament fees. For more information on accessing funding for registration fees or tournaments, please email [accounts@ctfc.co.nz](mailto:accounts@ctfc.co.nz) before registering your player.

All requests for financial assistance will be treated with full confidentiality and sensitivity. More information on available options is provided [here](#) under “CTFC financial assistance information 2025”.

## **Requesting Refunds of Season Registration Fees**

**Before 18th May 2026:** Full refunds of registration fees are available if requested in writing to [accounts@ctfc.co.nz](mailto:accounts@ctfc.co.nz) before 18th May, minus any transaction fees charged by the payment provider at the time of payment.

**After 18th May 2026:** Refunds requested in writing after 18th May will be 50% of the registration fees. Please see section “Season Costs” below for more detail on why full refunds are not provided after this date.

Refunds can be issued either as a payment back to the original method of payment or credited to your CTFC account for future use. Please specify your preference when submitting your request.

### **Processing:**

- Refunds typically take 5-7 working days to process.
- Please note that CTFC cannot reimburse any payment processing fees charged by Stripe or other payment providers at the time of registration.

## **Season Costs**

Cashmere Technical FC is a not-for-profit community club, and all funds we receive are reinvested directly into our players, coaches, facilities, and programmes to benefit the wider community.

Parts of your registration fee go directly to New Zealand Football and Mainland Football to cover affiliation and competition fees, which are invoiced to Clubs in May.

The Club also incurs costs before the season starts, including pitch hire and maintenance, and ordering equipment such as playing tops, balls, goals, nets, and training gear, ensuring teams are ready to train and play at the start of the season.

Therefore, CTFC's Payment Policy outlines that full refunds are only available until May 18th i.e. the second or third week of the season (depending on grade). This policy allows players to participate in the regular season, and make an informed decision about whether they wish to continue for the remainder of the season. After May 18th, players are considered committed for the season, and only 50% of the registration fee is refundable. This allows the Club to cover the expenses already incurred by a player's registration.

This policy ensures the Club can provide a safe, well-equipped, and organised football season for all players while remaining financially sustainable.

## **Programme Payments**

Payment for any CTFC programme are due before the date of the programme commencing. Non-payment may result in your booking being cancelled. Please email [accounts@ctfc.co.nz](mailto:accounts@ctfc.co.nz) prior to the programme commencing if you would like to discuss setting up a payment plan.

## **Outstanding Accounts**

Outstanding balances on your account must be cleared before the end of a calendar year and before the next season commences. If you have an outstanding balance on your membership account and we have made several attempts to follow up the outstanding balance, your membership with Cashmere Technical will be put on hold until payment is received. This

means you will be unable to play for another football club in NZ, until the balance has been resolved.

If you need assistance with implementing a payment plan please contact us at [accounts@ctfc.co.nz](mailto:accounts@ctfc.co.nz)

## Credits & Fees

As a non-profit community organisation, CTFC relies on grant income, community fundraising, and the dedication of a small, hardworking team and volunteers to provide quality programs and services. Administration and credit processing fees are required to ensure our operations are sustainable and accommodate additional administration time required to action these requests. Discretion is applied in the application of administration and credit processing fees.

### “Why are there administration and processing fees?”

1. **Loss of Income:** Cancellations within 12 hours of a program's start rarely allow time to fill the vacated spot, resulting in lost income.
2. **Payment Processing Fees:** CTFC are unable to absorb Stripe transaction fees incurred when processing cancellations.
3. **Administrative Costs:** Late cancellations require time to amend bookings, process refunds, and handle other related tasks.

## Refunds for Programme Fees

If a player is booked into a programme and makes a request to withdraw, or amend their booking, a credit will be applied to the account for future use. This credit will be the balance minus the \$5 processing fee. If a credit is requested once a programme has commenced, you will be credited only for remaining sessions and not attended/completed sessions.

## Payment Refund Requests

CTFC applies discretion when approving refund requests, however if a refund is approved, a \$10 administration fee will be applied. Why are there administration and processing fees? See above.

## Deposits

For bookings that require a paid deposit, the deposits are not refundable in any circumstance. All deposits are non-refundable. Non refundable deposits will be clearly stated during booking.

## Camp Cancellations

Cancellation/refund requests less than 12 hours before the beginning of the Camp\* will result in a full refund minus a \$10 administration fee.

- For morning camps - any cancellations that come in after 5pm the day before the booking will result in a 50% refund (inclusive of \$10 administration fee)
- For afternoon camps - any cancellations that come in after 9am of the day of the booking will result in a 50% refund. (inclusive of \$10 administration fee)

If a player does not turn up for their booked session, no refund will be available.

*\*Camp cancellations apply to: Elite Camps, Fun Camps, Fantails, Holiday Camps only*

## Tournaments

Tournament payment policy 2026 will be available in May 2026.

If you have any questions, queries or comments, please email [enquiries@ctfc.co.nz](mailto:enquiries@ctfc.co.nz)