



JUNIOR MEMBER ACCOUNT AND CARD

Welcome to Indooroopilly Golf Club

To access benefit from member prices in the Golf Shop and Hospitality venues you will be required to present your member card or digital member card for purchases. Your digital member card can be accessed through the IGC Member App. Each card is for the sole use of the person whose name is on the card. Members must keep their card in a secure place and shall not lend or give the card to others for any reason. Your membership category **does not provide you with credit facilities at the Club**. As such purchases will need to be paid for by EFTPOS or credit card at the time of purchase.

If you would like to be able to charge back to your Member Account you can elect to put credit on your account which will then be drawn down on for purchases. Once the credit runs out you will no longer be able to charge back. Funds can be added to your account via:

- BPAY
- Direct Bank Deposit
- Credit/debit card* via the Indooroopilly Golf Club web site and App
- Credit/debit card* or cheque using the tear-off remittance on the monthly statement
- Cheque, EFTPOS or credit/debit card* at Club reception.

*Surcharges apply for payment with AMEX, Diners and Union Pay.

Alternatively your guardian can enter into a direct debit agreement and provide either a credit/debit card or bank account details. Charges made to your House Account during the course of a month will be debited against your guardians nominated card/bank account on the 16th of the following month. Where the 16th falls on a weekend or public holiday the charges will be debited on the first business day following.

Members under 18 years whose guardian enters into a direct debit agreement will receive a credit limit of \$500. This is the maximum balance that can be charged to your account at any given time. If you reach your credit limit you will not be able to make any charges to your Account, until payment is received to bring your account balance under your credit limit.

Competition fees and certain Member event charges will be automatically charged to a participating Member's House Account regardless of a credit or direct debit. Where there is no direct debit agreement Members will be required to pay for these charges within 30 days of the statement date. Competition prizes will also be allocated to Member House Accounts as a credit. These can then be redeemed when making purchases in the Hospitality outlets and Golf Shop.

Each month you will receive an itemised account statement. You can also view your account balance and current transactions at any time on the Members' area on our web site under 'My Information' or on the IGC Member App under My Information & Accounts.

Lost member cards should be reported immediately to the Finance Team on 07 3721 2121 or email accounts@igcgolf.com.au.

If you have any further questions about your member account and card, contact the office on 07 3721 2121 or email accounts@igcgolf.com.au.

MEMBER ACCOUNT AND CARD | FREQUENTLY ASKED QUESTIONS

Why do I need a member card?

It identifies you as a member of the Club and ensures that charges are put back to the correct member account. You must scan the QR code on your membership card at the point of sale to be able to make charges to your account and/or access benefit from member prices in the Golf Shop and Hospitality venues. You don't need to charge the purchases to your account, and have the option to pay with EFTPOS or credit card. If you forget your membership card, you must pay via EFTPOS or credit card and will not receive the member discount for that transaction.

How do I purchase large value items at the Golf Shop?

You can purchase large value items at the Golf Shop using your EFTPOS or credit card. You can also top up your account with sufficient funds prior to the purchase should you wish to charge back to your member account.

What if I do not enter into a direct debit agreement?

If you elect not to enter into a direct debit agreement you will not be able to charge purchases back to your Member House Account. All purchases will need to be paid via EFTPOS or credit card at the time of purchase. You will receive your statement each month for any competition fee and member event charges. These charges must be paid within 30 days of the statement date.

Payment can be made by:

- BPAY
- credit card via the Indooroopilly Golf Club web site
- credit card or cheque using the tear-off remittance on the account statement
- cheque, EFTPOS or credit card at Club reception.

**Please note credit card payments on AMEX/ Diners will attract a fee of 2.5 % and Union Pay a 2.0% fee.*

What happens if my direct debit fails and I don't pay my account?

If your direct debits fail you will be notified in writing by the Club. You will then need to make payment of the outstanding balance using one of the above methods prior to the end of the month in order to maintain a financial membership. Should your direct debit fail three consecutive times your direct debit agreement will be terminated and your charge back facilities withdrawn.

Members who fail to pay their account within 30 days of it becoming payable may have their membership suspended by the Board, under section 8.7 of the Club's Constitution.

Members who receive three suspensions within a 12-month period for unpaid accounts (House, Subscription or Entrance Fee) will have their House Account Limits and charge back facilities automatically removed on the third suspension. Refer to the Club's House Account Policy for further details.

How do I view my account online?

You can view your current account by visiting the Indooroopilly Golf Club website at www.indooroopillygolf.com.au and logging into the Members area. Select 'My Information' from the menu on the left-hand side. Scroll down to the heading 'My Account' and click on the button 'View My Accounts'. You can also check your up-to-date account on the IGC App, under My Information & Accounts select Statements and hit the Recent tab.

How will I know if I reach my credit limit?

You will receive an email from the Club when you are nearing your credit limit. Once you reach it you will not be able to make any charges to your Account, until payment is received to bring your account balance under your credit limit. Payments to reduce your House Account balance can be made at any time using the above methods.

What do I do if I think I have been charged incorrectly?

Please contact the Club's Finance Department via accounts@igcgolf.com.au or on 07 3721 2121 as soon as you notice any anomalies, you do not need to wait for your monthly statement.

What do I do if I lose my card?

Your member card is like cash. If you lose your card someone else can make charges to your account. You must immediately advise us when you notice the card is lost. Any charges up to that point are your responsibility. The Club office will cancel the lost card as soon as advised by you.