



Membership Subscriptions Refunds Policy

Version 1.1

Document control summary

Title	Membership Subscriptions Refunds Policy
Status	LIVE
Version No.	1.1
Date of this draft	26 th August 2009
Author(s)	Simon Hiscocks
Approved by	ET 22 nd September 2009
Circulated to	
Next review date	January 2010

Version Control Summary

Version	Date	Summary
1.0	August 2009	Major revision and first formalisation of existing policy that has been in use at RCND
1.1	August 2009	Executive Team confirms decision not to levy administration fee 22/9/09. Immediate implementation

Contents

Section		Page
1	Introduction	3
2	Valid circumstances for refunds	3
3	Non valid circumstances for refunds	5
4	Administration fee	5
5	Authorisation and processing	6
6	Monitoring	6

1. Introduction

- 1.1. The RCN processes hundreds of thousands of membership financial transactions annually. As well as reporting in detail on subscription income, it is also proper and appropriate to monitor and report on financial transactions where refunds are made against paid membership subscription payments.
- 1.2. This policy details the circumstances under which refunds can and cannot be made, the authorisation process, levy of administration fees and monitoring of refund payments.
- 1.3. The value and number of refunds is routinely monitored and reported on a monthly basis.
- 1.4. Monthly audits of refund process are carried out on a selection of random records.

2. Valid circumstances for refunds

- 2.1. Refunds against paid membership subscriptions will be made only in the following circumstances:
- 2.2. Where an RCN processing error has resulted in the RCN overcharging the member for their subscription.

Example

A member may have been incorrectly transferred from student membership to full newly qualified membership either because there is an incorrect training completion date recorded or because of a data processing error such as a member having been placed in an incorrect (higher rate) category, or an annual Direct Debit rather than monthly Direct Debit being recorded, where these can be verified as errors against the information provided on an application form.

- 2.3. Where a processing or system error has resulted in, or allowed a duplicate membership record to be set up and charged, irrespective of how long that duplicate record has existed for.
- 2.4. Where a member has contacted or attempted to contact the RCN to cancel or amend a membership payment but where the RCN has been unable to process that request in time to prevent further or higher payment being taken and providing that the cancellation or amendment request was submitted prior to the payment collection date.
 - 2.4.1. Telephone calls via RCN Direct's 0345 telephone service that result in a payment amendment will ordinarily be processed immediately.
 - 2.4.2. Written requests (including email) to Member Services are dealt with under a 3 day turnaround KPI

Note

It should be noted that even if a member contacts the RCN before the collection date, that due to the lead times required for Direct Debit collections in accordance with the Direct Debit guarantee or annual credit card collection (requests that are submitted with the Direct Debit file), it may still not be possible to prevent collection of payment.

- 2.5. Where a member is transferring to a membership category with a lower annual cost having already paid in advance for a category attracting a higher cost. However, in these circumstances a member should first be offered the option to have their account credited with the balance of the higher payment before a refund is offered.

Example

An annual cash payer transferring from Full to Associate Retired part way through their membership year.

- 2.6. Where a member wishes to transfer to monthly Direct Debit payments having already paid annually in advance.
In these circumstances a member should first be offered the option to have their account credited with the balance of the higher payment before a refund is offered.
- 2.7. Where a processing or transaction error attributed to the RCN has resulted in the member incurring bank charges. As well as any initial refund, the full bank charge will be refunded.

The RCN will request proof of bank charges being incurred by an RCN request for payment from the member before the refund is actioned. A bank statement that merely displays the charge will not suffice, and a letter from the bank confirming that the charges were a direct result of the RCN debit will be requested. If it is confirmed that the RCN debit was responsible then a full refund will be given, including any charge levied by the member's bank for the issuing of the confirmation letter.

- 2.8. Where an annual cash payer cancels their membership.
- 2.8.1. Paragraph 3.4 of the Rules of the RCN state:
"Any person being a memberof the College shall have the right to have his/her name deleted from the respective Roll at any time;.....In this event there shall be no rebate of any part of the subscription already paid"
- 2.8.2. The Rules pre-date Direct Debit, and specifically monthly Direct Debit becoming the predominant method of payment for membership.
- 2.8.3. A monthly Direct Debit payer can cancel their Direct Debit at any point during their membership year with no financial penalty or obligation to pay the remaining amount of their membership year.
- 2.8.4. An annual cash payer would therefore be disadvantaged by not allowing them a pro-rata refund on their annual payment should they

- 2.8.5. Refunds may therefore be made to annual cash payers cancelling their membership based on a pro-rata basis at the monthly Direct Debit rate for the relevant category of membership for the remaining part of their paid up membership year.

3. Non valid circumstances for refunds

- 3.1. Refunds will not be made to members who contact the RCN indicating that they could have been in another (lower rate) membership category and who are requesting a retrospective refund payment.

Example

A Full member contacts the RCN to say they realised that they have been non-practising for a period, or on maternity leave etc. and could therefore have benefited from Associate membership.

- 3.2. Information on membership categories is available on the web site or by contacting any RCN office or officer, and the onus must therefore always remain with the member to inform us of required changes to their circumstances at the time of those changes.)
- 3.3. If there is any doubt about a query on a subscription refund it should be escalated to a Team Leader in the first instance.

4. Administration Fee

- 4.1. No administration fee will be levied on any valid refund.

5. Authorisation and processing of refunds

- 5.1. In order to maintain effective monitoring and control, the authorisation of refunds will managed as follows:
- 5.1.1. All membership staff will have the authority to discuss membership refunds with members in accordance with the directions in this policy, and where appropriate, prepare the necessary paperwork (see appendices 1-4) in readiness for authorisation of a refund.
- 5.1.2. All refunds must be authorised by a Membership Team Leader or more senior manager
- 5.1.3. Refunds greater than £250 must be authorised by a Departmental Manager

Note

This figure is based on roughly one year's full membership plus an annual subscription to Nursing Standard, as many refunds we process cover journals subscriptions as well as membership subscriptions.

- 5.1.4. Temporary staff will not be allowed to authorise refunds, but can request the action of a refund. They are able to process

correspondence relating to a refund they have requested to be authorised.

- 5.2. No member Team Leader will be allowed to authorise a refund that they have worked up themselves.
- 5.3. Refunds will normally be via BACS, with the file transmitted on Wednesday of each week.
- 5.4. All paperwork associate with refunds will be kept for 7 years in line with the RCN's Document Retention Policy.
- 5.5. Any member wishing to complain about a refund, the process, or levying of an administration fee should be advised of the formal complaints process.

6. Monitoring of Refunds

- 6.1. A monthly report will be generated that indicates the:
 - 6.1.1. The number of refunds by type (BACS, Cheque, Credit Card)
 - 6.1.2. The value of refunds by type (BACS, Cheque, Credit Card).
- 6.2. Information on refunds will form part of a continual quality monitoring process.
- 6.3. The RCN Direct Performance Monitoring Team will undertake a monthly audit of refund process with a target of 100% compliance.