

Terms & Conditions

Issued Feb 2026

SPEEDO SWIM SQUADS

Terms & Conditions of Enrolment

Definitions

“SSS” refers to Speedo Swim Squads.

“Participant” refers to the swimmer enrolled in any SSS activity.

“Parent/Guardian” refers to the legal guardian of a Participant under 18.

“Term” refers to the published course duration.

“Service Fee” refers to the coaching and delivery component of fees paid.

“Administration Fee” refers to the non-refundable administrative portion of the total fee. (30%)

Scope & Acceptance

2.1 These Terms & Conditions apply to all lessons, training sessions, camps, competitions, and events delivered by SSS.

2.2 Enrolment is confirmed upon receipt of payment. By making payment, the Parent/Guardian acknowledges that they have read, understood, and agreed to these Terms & Conditions.

2.3 Nothing in these Terms limits or excludes rights granted under applicable UAE law.

Payment Terms

3.1 Full payment must be made within 48 hours of invoice issuance unless otherwise agreed in writing.

3.2 Payment may be made via:

- Secure payment link
- Bank transfer
- Credit/debit card
- Cash
- Cheque (payable to Speedo Swim Squads)

3.3 Returned cheques will incur an AED 150 administration fee, payable within 5 days of notification.

3.4 Outstanding balances may result in immediate suspension from sessions until settled.

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Operational Terms

- 4.1 Sessions will operate during public and school holidays within published term dates unless otherwise communicated.
- 4.2 SSS reserves the right to amend scheduled sessions, available coaches, or venues at its sole discretion.
- 4.3 In the event SSS makes any amendment pursuant to clause 4.2, an alternative provision may be offered where possible.

Assumption of Risk & Limitation of Liability

- 5.1 Swimming and aquatic activities carry inherent risks.
- 5.2 By enrolling, the Parent/Guardian acknowledges and accepts these inherent risks.
- 5.3 To the fullest extent permitted by applicable UAE law, the total aggregate liability of SSS (including its directors, employees, coaches, and agents) arising out of or in connection with any claim relating to the provision of services under these Terms, whether in contract, tort (including negligence), breach of statutory duty, or otherwise, shall be limited to the total amount of fees actually paid by the Participant for the relevant Term in which the claim arose.
- 5.4 Under no circumstances shall Speedo Swim Squads be liable for any indirect, incidental, consequential, special, or punitive losses, including but not limited to loss of opportunity, loss of earnings, loss of reputation, or anticipated savings.
- Nothing in this clause shall limit or exclude liability for death or personal injury resulting from gross negligence, fraud, or any other liability that cannot be excluded or limited under applicable UAE law.

Photography & Media

- 6.1 Photography or filming by parents or spectators during any SSS-led activities is strictly prohibited.
- 6.2 SSS may capture images/videos for:
- Coaching feedback
 - Internal education
 - Performance analysis
- 6.3 Marketing use of images will only occur where explicit consent has been provided in writing, in compliance with UAE PDPL.
- 6.4 Marketing or promotional use of images will only occur where explicit written consent has been provided, in compliance with UAE Personal Data Protection Law.

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Cancellation by Speedo Swim Squads

7.1 SSS reserves the right to cancel or amend activities at its sole discretion including but not limited to reasons relating to:

- Low enrolment
- Venue unavailability
- Safety concerns
- Force Majeure events

7.2 Where a cancellation occurs pursuant to clause 7.1, SSS will provide at its option:

- A make-up session; or
- Alternative provision; or
- A credit note where appropriate.

Cancellation by Participant

8.1 To the fullest extent permitted by UAE Law, Service Fees and or Administrative Fees are non-refundable except at the sole discretion of SSS to be decided on a case-by-case basis.

Make-Up Policy

9.1 Subject to clause 9.2, make-up sessions may be offered:

- for documented illness or injury (doctor's certificate required); or
- in exceptional circumstances, at SSS's sole discretion.

9.2 Make-up sessions:

- must be pre-booked;
- are subject to availability;
- must be completed within the same term; and/or
- cannot be scheduled if account balances remain outstanding

9.3 Failure to attend a confirmed make-up session without reasonable prior notice will forfeit that session.

9.4 Travel, holidays, birthdays, and social events are not eligible for make-ups.

Credit Notes

10.1 Credit notes may be issued where:

- Long-term injury prevents participation
- SSS cannot reasonably schedule make-up sessions
- 50% or more of the term is affected by approved exceptional circumstances

10.2 Credit notes:

- Are valid for 6 months
- Are non-transferable
- Require written approval from the Swim Director

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Refund Policy

- 11.1 Refunds are exceptional and subject to formal review.
- 11.2 Refund requests must be submitted in writing to info@speedoswimsquads.com.
- 11.3 Where approved:
- Refunds apply to the Service Fee only.
 - 30% of total fees (Administration Fee) is non-refundable.
 - Refunds are calculated on a pro-rata basis for unused sessions.
- 11.4 Approved refunds will be processed within 5 working days of confirmation.

Force Majeure

- 12.1 SSS shall not be liable for failure to perform obligations due to events beyond its reasonable control, including but not limited to:
- Government restrictions, epidemics, natural disasters, civil unrest, industrial action, terrorism, war, or facility closures.
- 12.2 In such cases, SSS will use reasonable efforts to provide alternative delivery (including online training or venue relocation).
- 12.3 Refunds will not be provided for Force Majeure events.

Conduct & Behaviour

- 13.1 SSS reserves the right to remove any participant whose behaviour:
- Endangers safety
 - Disrupts sessions
 - Breaches SSS policies
- 13.2 No refund will be provided in cases of removal due to misconduct.

Data Protection

- 14.1 Personal data is processed in accordance with UAE Personal Data Protection Law.
- 14.2 Data will be used solely for operational, safety, and administrative purposes.
- 14.3 SSS implements appropriate technical and organisational measures to protect personal information.

Governing Law

- These Terms are governed by the laws of the United Arab Emirates.
- Any disputes shall be subject to the exclusive jurisdiction of the UAE courts.
16. Review & Amendments
- SSS reserves the right to amend these Terms. Updated versions will be communicated via email and published where applicable.

Declaration

- By completing enrolment and payment, the Parent/Guardian confirms:
- They have read and agree to these Terms & Conditions
 - They consent to participation
 - They accept the policies outlined above

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