YMCA Awards
Debt management policy

Version control
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Owner: Policy and Compliance Manager

Purpose

This policy explains how YMCA Awards manages overdue payments and outstanding debt arising from products and services provided to centres and other customers.

YMCA Awards is committed to working with customers to resolve payment issues promptly and fairly. Where payment difficulties arise, customers are encouraged to contact YMCA Awards as soon as possible so that any queries or concerns can be discussed and addressed.

Scope

This policy applies to all organisations and customers that receive products or services from YMCA Awards under a contractual arrangement.

This includes approved centres, Assessment Organisations, endorsed programme customers, and other organisations that purchase products, services or resources from YMCA Awards.

YMCA Awards responsibilities

- Issuing invoices in accordance with the relevant contractual arrangement
- Providing customers with information relating to charges, invoices and outstanding balances
- Providing opportunities for customers to raise invoice queries and discuss outstanding payments
- Managing overdue payments and outstanding debt in accordance with this policy, the relevant contractual arrangement and associated YMCA Awards policies
- Considering the impact of significant actions on learners and qualification delivery.

Centre and customer responsibilities

- Paying invoices in accordance with the agreed payment terms
- Ensuring YMCA Awards holds accurate finance and contact information
- Reviewing invoices promptly and raising any queries as soon as reasonably possible
- Responding to communications relating to overdue payments
- Engaging with YMCA Awards where payment difficulties arise.

Management of overdue payments and outstanding debt

Where a payment becomes overdue, YMCA Awards will contact the customer regarding the outstanding balance and provide an opportunity to resolve the matter. YMCA Awards may also review and, where appropriate, adjust the approved centre's risk rating.

Where payment remains outstanding, YMCA Awards will follow a staged escalation process. The purpose of this process is to support resolution of outstanding debt, provide opportunities to address invoice queries, and ensure customers understand the potential consequences of continued non-payment.

Stage	Typical action
Stage 1	YMCA Awards contacts the customer regarding the outstanding balance and issues an overdue payment notification.
Stage 2	Where payment remains outstanding, the matter is formally escalated. Account suspension will normally be applied in accordance with the relevant contractual arrangement.
Stage 3	The customer is given a final opportunity to resolve the outstanding balance before further action is considered.
Stage 4	YMCA Awards reviews the circumstances and determines whether further action is appropriate in accordance with the relevant contractual arrangement and associated YMCA Awards policies.
Stage 5	Further action may include sanctions, withdrawal of Centre approval, termination of contractual arrangements, referral of the outstanding debt for recovery, or, where appropriate, sharing information regarding withdrawal of approval with other awarding organisations.

Learner protection

Where a customer delivers qualifications awarded by YMCA Awards, YMCA Awards will consider the impact on learners when determining any action relating to outstanding debt.

Where sanctions, withdrawal of approval or termination of contractual arrangements are being considered, YMCA Awards will take reasonable steps to protect the interests of affected learners in accordance with its contractual, regulatory and policy obligations.

Customers remain responsible for complying with their obligations relating to learners, assessment, quality assurance and record retention throughout the debt management process.