



# **SOUTHERN GAUTENG HOCKEY ASSOCIATION**

## **HP PLAYER DEBT POLICY**

AMENDED MAY 2023

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## 1. BACKGROUND

- 1.1 Players do not have the necessary monies available to fully fund their involvement in national tournaments in advance of these tournaments.
- 1.2 In the absence of sponsorships and/or donations, it is necessary for SGHA to support players via interest-free, short-term loan facilities.
- 1.3 The loan facility is equal to the player's hockey tournament costs that typically include travel costs, accommodation costs and the player tournament levy.

## 2. ACKNOWLEDGEMENT OF DEBT AND PAYMENT PLANS

- 2.1 Costs and repayment details are required to be communicated to players and their clubs in writing, reasonably in advance of each tournament.
- 2.2 Players or the person willing to take responsibility for the debt (typically a parent) are required to complete and sign a standard acknowledgement of debt form that includes a repayment plan for the short-term loan provided.
- 2.3 The agreed acknowledgement of debt including the repayment plan will be shared with the player's club as clubs are negatively impacted if a player defaults on their repayment plan.
- 2.4 A repayment plan will typically consist of at least 1 payment prior to the tournament and 2 further monthly payments thereafter.
- 2.5 In exceptional cases, players may apply to SGHA in writing (email) for monthly payments that go beyond 2 months after a tournament.

## 3. PAYMENT DEFAULTS

- 3.1. Players that have not made the necessary payment(s) prior to the tournament in terms of the points above, are not eligible to participate in the tournament and monies previously paid will be refunded to the player.
- 3.2. After the tournament, any player not making a payment as per their payment plan will be notified in writing. Their club will also be notified in writing.
- 3.3. Notification of default to both club and player will include that they are no longer eligible for SGHA and SAHA representative teams. They will also be deemed an unregistered player, in terms of the SGHA League Rules and Regulations until such time as the SGHA debt is fully repaid.
- 3.4. SGHA will advise the defaulting player and their club in writing, once the debt has been fully repaid, returning the player's status to that of being a registered player.
- 3.5. SGHA reserves the right to not offer players short-term loan facilities for future tournaments where there is evidence that the player concerned has not previously abided by the terms of previous payment plans.