



## **SWI Membership Refund Policy**

Thanks for becoming a member of Scottish Women's Institutes, we hope you enjoy all the benefits that being a member of the SWI brings. However, if you are not entirely satisfied with your purchase of a membership, we're here to help.

### **14-Day Cooling-Off Period**

If you purchased a membership online, you have the right to cancel within 14 days of signing up for any reason. This right is provided under UK consumer law for distance purchases. If you cancel within this time, we will refund your full membership fee.

### **How to Cancel**

To request a refund within the 14-day period, please contact us in writing at [membership@theswi.org.uk](mailto:membership@theswi.org.uk)

### **Refund Processing**

If your cancellation is received within 14 days of purchase, your refund will be issued to the original payment method. Refunds are processed through our secure payment platform and accounting system and may take a few working days to appear in your account.

### **After 14 Days**

Cancellations made after the 14-day cooling-off period are not eligible for a refund. Your membership will remain active until the end of the membership year unless you choose not to renew.

### **Membership Purchased Through an Institute or Federation**

If your membership was purchased directly through an Institute or Federation rather than online through the SWI website, any refund requests will be at the discretion of the Institute or Federation that processed your payment.