



MEMBERSHIP REFUND POLICY

Version 1.1



Version History		
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Introduction

This Membership Refund & Cancellation Policy explains the circumstances under which refunds may be granted for memberships purchased from Independent Gymnastics (IGA). It applies to individual consumer members purchasing or renewing memberships online, in person, or through any other distance or on-premises sales channel.

The purpose of this policy is to provide transparency, fairness and clarity around members' cancellation and refund rights, and to ensure that IGA operates in full compliance with applicable consumer protection legislation. This includes, where relevant, the UK Consumer Rights Act 2015, the UK Consumer Contracts Regulations 2013, the Digital Markets, Competition and Consumers Act 2024 (subscription and auto-renewal rules), the Consumer Rights Act 2022 (Ireland), and applicable consumer legislation in Jersey and Guernsey.

Where local consumer protection laws provide members with mandatory rights that exceed the rights offered in this policy, those statutory rights will always take precedence.

By purchasing or renewing an IGA membership, you acknowledge that you have read and understood this policy. Nothing in this policy affects your legal rights under applicable consumer law.



Purpose & Scope

The purpose of this Membership Refund & Cancellation Policy is to provide members with clear, fair and transparent information about their rights when purchasing, renewing or cancelling an IGA membership. This policy ensures that all refund and cancellation decisions are made consistently and in compliance with applicable consumer protection laws.

This policy applies to individual consumer memberships purchased directly from Independent Gymnastics (IGA), whether online, by email, by telephone, or in person. It covers:

- new membership purchases
- membership renewals
- cooling-off periods
- cancellation procedures
- refund eligibility and exceptional circumstances

This policy does not apply to club membership packages, coaching qualifications, event entry fees, insurance products, or any services purchased through third parties.

IGA operates across multiple jurisdictions, including the United Kingdom, the Republic of Ireland, Jersey and Guernsey. While IGA is a UK-based organisation, we will always honour any mandatory consumer rights provided to you under the laws of your place of residence. This policy has been designed to reflect the requirements of the UK Consumer Rights Act 2015, the UK Consumer Contracts Regulations 2013, the Digital Markets, Competition and Consumers Act 2024 (subscription contracts), the Consumer Rights Act 2022 (Ireland), and relevant consumer legislation in the Channel Islands.

Nothing in this policy removes or limits any statutory rights you may have under applicable consumer law.

Definitions

For the purposes of this Membership Refund & Cancellation Policy, the following terms have the meanings set out below:

“IGA” / “Independent Gymnastics Affiliation”

Refers to the organisation providing membership services to individual consumer members.

“Member” / “Consumer Member”

An individual purchasing an IGA membership for personal use. This policy does not apply to clubs, organisations, coaching accreditations, competition entries or other non-consumer purchases.



“Membership”

A product purchased by a member that provides access to the insurance, benefits, resources and services offered by IGA for a specified term (membership year).

“Cooling-off Period”

The legally mandated period during which a member may cancel their membership for any reason and receive a refund. The length of this period varies by jurisdiction (e.g., 14 days in the UK, 14 days in Ireland for most distance contracts, and 7 working days in Jersey), and IGA applies a standard minimum of 14 calendar days across all memberships unless local law provides a longer period.

“Refund Eligibility”

The circumstances under which a member is entitled to receive a refund under this policy or under applicable consumer law.

“Exceptional Circumstances”

Specific situations where a member may be considered for a refund outside the cooling-off period. Examples include long-term medical conditions, pregnancy, relocation, or IGA’s inability to deliver key services. Evidence may be required.

“Statutory Rights”

Consumer rights provided by law which cannot be excluded by this policy, including but not limited to rights under the UK Consumer Rights Act 2015, UK Consumer Contracts Regulations 2013, Digital Markets, Competition and Consumers Act 2024, the Consumer Rights Act 2022 (Ireland), and relevant consumer protection legislation in Jersey and Guernsey.

“Cancellation Date”

The date on which a valid cancellation request is received by IGA via an approved communication method.

“Services”

Any benefits, resources, support, training materials, digital content or other membership features provided by IGA.

Territorial Scope & Applicable Law

Independent Gymnastics (IGA) provides membership services to members located in multiple jurisdictions. This policy has been drafted to ensure transparency, consistency and compliance across all regions in which members may reside.

1. United Kingdom

IGA is a UK-based organisation, and the primary legislation governing membership purchases is:

- the Consumer Rights Act 2015
- the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013
- the Digital Markets, Competition and Consumers Act 2024 (subscription and auto-renewal rules)



2. Republic of Ireland

Where members reside in the Republic of Ireland, IGA will honour all mandatory consumer protections provided under Irish law, including the Consumer Rights Act 2022 and the EU Consumer Rights Directive, where applicable.

3. Channel Islands

For members residing in the Channel Islands, IGA recognises the following legislation:

- Jersey Distance Selling (Jersey) Law 2007
- Guernsey Trading Standards / Fair Trading (Guernsey) Ordinance 2023

These laws provide local cooling-off, cancellation and consumer protection rights which will be respected where they exceed the rights set out in this policy.

Priority of Local Consumer Rights

Where the consumer protection laws of a member's country or territory of residence provide greater or mandatory rights than those offered by this policy (for example, longer cooling-off periods or additional cancellation protections), those statutory rights will always take precedence.

IGA will not limit or exclude any legal rights that members are entitled to under applicable law.

Membership Types and Renewal

Membership Types

IGA offers subscription-based memberships that provide access to the benefits, services and resources available to members for a defined term. The types of memberships covered by this policy include:

- **Individual Annual Memberships** – valid for 12 months from the date of purchase or renewal.
- **Club Affiliation** - valid for 12 months from the date of purchase or renewal.

This policy applies only to consumer individual memberships and does not apply to club memberships, coaching courses, event entry fees or insurance products.

No Automatic Renewal

IGA memberships do not auto-renew.

At the end of the membership term:

- The membership will expire automatically.
- No further payments will be taken.
- Members will not be charged unless they manually choose to renew.
- Renewal requires an affirmative action by the member (e.g., logging into their account to make a new purchase).



Because memberships do not automatically continue, the auto-renewal rules under the UK Digital Markets, Competition and Consumers Act 2024 (DMCC) generally do not apply.

Renewal Process

If a member wishes to continue their membership beyond the current term:

- They must purchase a new membership manually.
- The new term will begin from the date the renewal payment is received.
- Renewal will always be presented clearly as a new purchase, with full pricing and terms displayed at checkout.

IGA may send helpful reminder emails before membership expiry, but these are courtesy notifications, not renewal notices.

Cooling-Off Rights for Renewals

Even though memberships do not auto-renew, each new purchase or manual renewal is treated as a new contract.

Therefore, the statutory cooling-off period applies each time a member manually renews, provided the purchase is made through a qualifying distance method (e.g., online, by email, or by phone).

This cooling-off period is outlined in the “Cooling-Off Periods” section of this policy.

Cancellation of Renewed Memberships

Because renewals must be initiated manually by the member:

- There is no need to cancel an upcoming renewal.
- Members may cancel within the cooling-off period after a renewal purchase, subject to the terms in this policy.

Changes to Membership Pricing or Terms

If IGA updates membership pricing or terms:

- Members will see the updated information at the point of renewal.
- Because memberships do not auto-renew, members are never locked into a future renewal with altered terms.
- Members must agree to the updated terms each time they manually renew.

Cooling Off Period

1. Standard Cooling-Off Period

Members who purchase or manually renew an IGA membership through any payment method—including online, email, telephone, or any non—face-to-face purchase—are entitled to cancel their membership for any reason within 14 calendar days of the date the purchase is confirmed.

This 14-day cooling-off period applies to all new memberships and manual renewals, regardless of membership type.



2. Cooling-Off Period Length in Different Jurisdictions

IGA serves members across multiple regions. The applicable cooling-off rules differ slightly; therefore:

- **United Kingdom (UK)** - Members are entitled to a minimum of 14 days under the Consumer Contracts Regulations 2013.
- **Republic of Ireland** - Members are entitled to a 14-day cooling-off period under the Consumer Rights Act 2022 and the EU Consumer Rights Directive.
- **Jersey** - Members are entitled to a minimum of 7 working days under the Distance Selling (Jersey) Law 2007. - IGA applies a standard 14-day period, which exceeds this requirement.
- **Guernsey** - Members benefit from cooling-off protections under the Fair Trading (Guernsey) Ordinance 2023, typically aligned with a 14-day period.

Where local law provides a longer or more favourable cancellation right, IGA will always honour the longer period.

3. How to Exercise the Cooling-Off Right

To cancel during the cooling-off period, members must submit a valid cancellation request using one of the approved methods listed in the **“How to Cancel Your Membership”** section.

The request must include:

- full name
- membership ID (if available)
- email address used at purchase
- evidence of purchase (e.g., order confirmation)

Cancellation takes effect on the date IGA receives the request.

4. Refunds During the Cooling-Off Period

If a member cancels within the cooling-off period:

- The membership fee will be refunded in full, unless otherwise stated in this policy.
- Refunds are issued to the original payment method unless otherwise agreed.
- Refunds will be processed within 14 days of confirming the cancellation.

5. Use of Services During the Cooling-Off Period

IGA permits access to membership services immediately upon purchase unless otherwise stated.

IGA will refund the full membership fee during the cooling-off period, even if the member has accessed or used membership services.



Refund Process

Members may cancel their IGA membership at any time in accordance with the terms of this policy. All cancellations must be submitted in writing by email so that a clear and verifiable record of the request is maintained.

1. How to Submit a Cancellation Request

To cancel your membership, you must send an email to:

Email: info@igauk.com

Your email must include the following information:

- Your full name
- The email address used to purchase the membership
- Your membership ID (if available)
- Proof of purchase (e.g., confirmation email or receipt)
- A clear statement that you wish to cancel your membership

Example wording:

"I wish to cancel my IGA membership. My full details are included below."

2. Effective Date of Cancellation

Your membership will be considered cancelled on the date your email request is received by IGA.

If your request is received outside office hours, it will be treated as received on the next working day.

3. Confirmation of Cancellation

IGA will send a written confirmation email within 5 working days acknowledging your cancellation request.

This confirmation will:

- Acknowledge receipt of your cancellation
- Confirm the effective cancellation date
- Explain whether you are eligible for a refund
- Outline any next steps (if applicable)

A cancellation is not considered complete until you receive written confirmation from IGA.

4. Cooling-Off Period Cancellations

If you are cancelling within the cooling-off period:

- Your cancellation email must be received within the applicable cooling-off window
- You may be eligible for a full or partial refund (see "Cooling-Off Period" and "Refund Calculation" sections)

5. Cancellations After the Cooling-Off Period

If you cancel after the cooling-off period has ended:

- No refund is normally provided unless you qualify under the "Exceptional Circumstances" section
- Your membership will remain valid until its natural expiry date or we can remove details from the system if requested



6. Non-Eligible Cancellation Methods

To protect both members and IGA, the following do not constitute valid cancellation:

- Verbal requests (in person or by phone)
- Messages sent via social media
- Requests sent to club partners or third parties
- Failure to use your membership
- Payment failures on attempted renewal purchases

Only a written email sent to info@igauk.com is accepted as an official cancellation request.

7. Assistance With Cancellations

If you need help with cancelling your membership or are unsure of your eligibility, please contact:

Email: info@igauk.com

Phone: 0345 319 7000

Office hours: Monday–Friday, 9:00am–5:00pm (UK time)

Refund Eligibility

Members are eligible for a full refund where:

- The membership was purchased through a qualifying distance method (online, email, telephone), and
- A valid cancellation request is received within the applicable cooling-off period (normally 14 calendar days, unless local law provides a longer period).

Refunds will be issued in accordance with the rules set out in the Cooling-Off Period section.

2. Refunds After the Cooling-Off Period

After the cooling-off period ends, membership fees are generally non-refundable.

A refund may only be issued if:

- The member qualifies under the Exceptional Circumstances section, or
- A refund is required under applicable consumer law

Unless such circumstances apply, members who cancel after the cooling-off period will retain access until the membership expires but will not receive any refund.

3. Refund Eligibility for Manual Renewals

Each manual renewal is treated as a new purchase, meaning:

- The cooling-off period applies again,
- Full refunds are available if cancelled within the applicable cooling-off window,
- Refunds after the cooling-off period are only available under the Exceptional Circumstances section or where legally required.

4. Refunds Required by Consumer Law

Members may be eligible for a refund where required by law. This includes situations where:

- IGA has failed to deliver membership services with reasonable care and skill
- IGA has materially misrepresented the membership
- Key services are unavailable for a sustained period



- Statutory remedies apply under:
 - UK Consumer Rights Act 2015
 - Irish Consumer Rights Act 2022
 - Jersey Distance Selling Law
 - Guernsey Fair Trading Ordinance

In such cases, members may be entitled to:

- A full refund,
- A partial refund, or
- A price reduction,
- depending on the nature and severity of the issue.

5. Refunds Under Exceptional Circumstances

Members may be eligible for a full or pro-rata refund after the cooling-off period where qualifying exceptional circumstances apply, as detailed in the Exceptional Circumstances section. Examples may include:

- Long-term or permanent medical conditions
- Pregnancy or maternity
- Bereavement
- Relocation
- IGA's inability to deliver core membership services

Evidence may be required.

6. Non-Eligible Situations

A refund will not normally be provided when:

- A member chooses not to use the membership
- A member forgets to renew or no longer requires the membership
- Personal circumstances change but do not meet the Exceptional Circumstances criteria
- The cooling-off period has expired and no statutory right applies
- The membership was purchased through a third party (e.g., a club), unless otherwise stated

7. Payment Method for Refunds

Refunds will be issued to the original payment method, unless the member and IGA agree otherwise. Refund processing timeframes are detailed in the Refund Process section.

Non-Refundable Conditions

Once the applicable cooling-off period has ended, membership fees are generally non-refundable, except where a refund is required by law or approved under the Exceptional Circumstances section of this policy. The situations listed below do not normally qualify for a refund.



1. Change of Personal Circumstances

A refund will not be provided where a member:

- no longer wishes to participate in IGA activities
- is unable to use the membership due to personal schedule changes
- experiences financial difficulties
- forgets to use their membership or chooses not to access benefits
- changes their mind after the cooling-off period has expired

These circumstances fall outside the statutory grounds for refund.

2. Failure to Use Membership Benefits

Membership fees will not be refunded where a member:

- did not make use of available services
- did not attend activities or sessions connected to membership
- did not access digital or other benefits provided
- assumed that non-use entitled them to a refund

Non-use does not constitute a fault by IGA and does not create refund entitlement.

3. Late Requests (Outside the Cooling-Off Period)

Requests submitted after the cooling-off period will not be eligible for a refund unless:

- statutory rights apply (e.g., services not delivered with reasonable care), or
- the member qualifies under Exceptional Circumstances.

Simply missing or misunderstanding the cooling-off deadline does not qualify for a refund.

4. Third-Party or Club Purchases

IGA is unable to issue refunds for memberships:

- purchased through a third-party provider, club, or partner organisation,
- where the club or partner processes the payment, or
- where the membership is part of a bundled or club-managed package.

In such cases, the refund policy of the third-party provider applies.

5. Business or Non-Consumer Purchases

Memberships purchased:

- by clubs,
- by organisations,

are not covered under consumer cooling-off rights and are non-refundable unless required by contract or law.



6. Expired Memberships

Refunds cannot be issued for:

- membership terms that have fully expired,
- retrospective cancellations, or
- requests relating to previous, completed membership periods.

Refund eligibility applies only to the current active membership term.

7. Situations Not Considered IGA Fault

Refunds will not be issued where:

- a member disagrees with competition outcomes, judging decisions or coaching availability
- dissatisfaction is based on expectations not included in membership benefits
- benefits were delivered as described but not as personally expected by the member

Statutory refund rights apply only where services were not delivered with reasonable care and skill or were misrepresented.

8. No Refunds for Partial Periods (Except Under Exceptional Circumstances)

Members who cancel after the cooling-off period will not receive a refund for unused days unless:

- a refund is required under consumer law, or
- IGA approves a pro-rata refund under Exceptional Circumstances.

9. Non-Applicable Methods of Cancellation

Refunds will not be provided when:

- the member did not submit a cancellation request in writing
- the member assumed cancellation occurred automatically
- verbal requests or social media messages were used
- payment failure was treated as cancellation by the member

A valid written cancellation must be submitted to info@igauk.com.

Exceptional Circumstances & Discretionary Refunds

While membership fees are generally non-refundable after the cooling-off period, IGA recognises that certain significant life events or service-related issues may justify a full or pro-rata refund. Refunds under this section are not guaranteed and will be assessed on a case-by-case basis, taking into account the evidence provided and applicable consumer law.

Exceptional circumstances must be substantial, unforeseen, and outside the member's control.



1. Serious Medical Conditions or Long-Term Injury

A refund may be granted where a member:

- sustains a long-term or permanent injury,
- develops a serious medical condition, or
- experiences a significant deterioration in health

that prevents participation in gymnastics or related activities for the remainder of the membership term.

Requirements:

- A medical certificate or formal letter from a GP or specialist confirming inability to participate.

Refund type:

- Pro-rata refund based on the unused portion of the membership.
- In very serious or permanent cases, a full refund may be granted.

2. Pregnancy and Maternity

Members who are pregnant or on maternity leave may request:

- a pro-rata refund of the unused period, or
- a free deferral of the membership where applicable.

Requirements:

- Reasonable evidence (e.g., maternity confirmation).

3. Bereavement

If the member or an immediate family member suffers a bereavement that significantly impacts the member's ability to use their membership, IGA may offer:

- a pro-rata refund,
- or a temporary freeze on membership benefits.

In the event of the death of a member, IGA will refund any unused portion of the membership to the member's estate.

Requirements:

- Reasonable supporting documentation (e.g., notice of bereavement).

4. Relocation

If a member permanently relocates to an area where IGA membership benefits or affiliated services are not reasonably accessible, the member may request:

- a pro-rata refund.

Requirements:

- Proof of relocation (e.g., tenancy agreement, utility bill, employment confirmation).



5. IGA's Inability to Deliver Key Services

A refund may be provided if:

- IGA is unable to deliver core membership services,
- services are substantially unavailable for an extended period, or
- service delivery does not meet the requirements of reasonable care and skill.

This aligns with consumer rights under the UK Consumer Rights Act 2015 and equivalent legislation in Ireland, Jersey and Guernsey.

Refund type:

- Partial (pro-rata) or full refund depending on impact and duration.

6. Administrative or System Errors

If a membership was:

- purchased in error due to a technical issue, or
- duplicated due to a payment processing error,

IGA may issue:

- a full refund of the incorrect or duplicate membership.

7. Evidence Requirements

To ensure fairness and consistency, IGA may request reasonable supporting evidence before approving a refund under this section.

Examples include:

- medical certificates
- proof of relocation
- documentation relating to bereavement
- screenshots or evidence of system errors
- other relevant supporting information

Refund calculations will only begin once the necessary documentation has been received.

8. Discretion and Final Decisions

All refunds under Exceptional Circumstances are made at the discretion of IGA's Membership Team.

Decisions will consider:

- the nature and severity of the circumstance
- the remaining membership term
- the evidence provided
- applicable consumer protection laws

Members will be notified in writing of:

- the decision,
- any refund amount, and
- how the calculation was made (if applicable).



9. How to Request an Exceptional Circumstances Refund

Members must submit requests in writing to:

Email: info@igauk.com

The request must include:

- full name
- membership ID
- reason for request
- supporting evidence

IGA will acknowledge receipt within 5 working days and aim to issue a decision within 14 working days of receiving all required documentation.

IGA's Responsibilities

IGA is committed to providing members with clear information, reliable services, and fair treatment in all matters relating to their membership. To support member confidence and ensure compliance with consumer protection laws, IGA will:

1. Provide Accurate and Transparent Information

- Clearly explain membership types, pricing, benefits and terms before purchase
- Ensure all cancellation and refund rights are clearly communicated in this policy
- Notify members of any material changes to pricing, benefits or terms in advance

2. Deliver Services With Reasonable Care and Skill

- Provide membership benefits and support as described at the time of purchase
- Take reasonable steps to prevent disruption or service failures
- Ensure staff and systems operate to a high professional standard

3. Honour Statutory Consumer Rights

- Respect all mandatory consumer protections that apply based on a member's place of residence
- Provide remedies where required by law, including repeat performance, refunds or price reductions if services are not delivered correctly

4. Process Cancellations and Refunds Fairly

- Accept valid cancellation requests submitted in writing
- Confirm receipt of cancellation requests within 5 working days
- Provide clear decisions on refund eligibility and any calculations used
- Issue approved refunds within 14 days of confirmation



5. Handle Exceptional Circumstances with Consideration

- Review requests relating to serious personal events or IGA service disruption
- Assess each case consistently and in accordance with this policy
- Request only reasonable evidence to support a claim

6. Protect Member Data and Communications

- Keep member personal information secure and confidential
- Use personal data only for legitimate business reasons, in line with privacy laws
- Ensure all communications are clear, respectful, and professionally handled

7. Maintain High Standards of Governance

- Monitor compliance with consumer law in all regions where members reside
- Review and update this policy when required
- Provide a fair and accessible complaints process

8. Provide Assistance and Support

- Respond to member enquiries promptly
- Offer guidance on how to cancel a membership or submit a refund request
- Make this policy easily accessible at all times (online or upon request)

Member Responsibilities

To support the smooth operation of membership services and ensure fairness to all members, individuals holding an active IGA membership are responsible for the following:

1. Providing Accurate Information

Members must provide correct and up-to-date personal details when purchasing or renewing a membership, including:

- Full name
- Contact information (email and phone number)
- Any other information required for membership administration

Members must update their JustGo portal with new contact details to ensure important communications (including policy updates and expiry reminders) are received.

2. Understanding Membership Terms

Members are responsible for:

- Reviewing and understanding the terms of their membership
- Reading this Refund & Cancellation Policy before purchase or renewal
- Checking membership expiry dates and managing renewal decisions

Non-use of membership benefits does not remove payment obligations or entitlement rules.



3. Submitting Valid Cancellation Requests

Members must:

- Submit cancellation requests in writing by email
- Check that all required information is included
- Ensure the request is submitted within the relevant timeframe (e.g., cooling-off period)

Failure to follow the correct cancellation process may delay or affect refund eligibility.

4. Providing Evidence When Required

Where a refund is requested under Exceptional Circumstances:

- Members may need to supply reasonable supporting documentation
- Requests will only be assessed once evidence has been received

False or misleading information may result in refusal of refund.

5. Appropriate Use of Membership Benefits

Members must:

- Use membership benefits responsibly and for personal use only
- Comply with any applicable codes of conduct, club policies or activity rules
- Respect the rights, safety and wellbeing of others participating in IGA-related activities

Any misuse of membership may lead to suspension or termination without refund.

6. Payment Responsibilities

Members must ensure that:

- Payments for new memberships or manual renewals are completed successfully
- Any issues with payment are resolved quickly to avoid interruptions to service

Payment failure is not treated as cancellation.

7. Communication and Cooperation

Members agree to:

- Respond to reasonable information requests from IGA when needed
- Communicate politely and respectfully with staff
- Allow appropriate time for IGA to respond to enquiries, cancellations or refund requests

Compliance with UK Law

IGA is committed to complying with all relevant UK consumer protection legislation when providing membership services. This includes ensuring members are treated fairly, provided with accurate information, and given all legal rights relating to cancellations, refunds and service delivery.



1. Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013

Where memberships are purchased through distance methods (online, email or phone), IGA complies with the statutory cooling-off period requirements, allowing members to cancel within the required timeframe.

Where a member requests services to begin immediately during the cooling-off period, IGA may apply lawful pro-rata deductions for services already provided.

2. Consumer Rights Act 2015

IGA provides membership services using reasonable care and skill and within a reasonable timeframe. Where services are not delivered correctly, members may be entitled to legal remedies such as:

- repeat performance
- price reductions
- partial or full refunds, depending on the issue.

These statutory rights cannot be restricted or removed by this policy.

3. Digital Markets, Competition and Consumers Act 2024

Although IGA memberships do not auto-renew, IGA continues to meet subscription transparency standards, including:

- clear pre-purchase disclosures
- fair and straightforward cancellation processes

These requirements form part of strengthened consumer protection rules for subscription-based services in the UK.

Where future legal developments under the Act apply to fixed-term or manually renewed memberships, IGA will update this policy accordingly.

4. Priority of Statutory Rights

Nothing in this policy overrides members' statutory rights. Where mandatory consumer protections provide members with a greater entitlement than stated in this document, IGA will honour the higher protection.

Members may always seek independent advice or refer disputes to relevant consumer protection bodies if needed.

Policy Transparency and Updates

IGA reserves the right to revise this policy periodically. Updates will be communicated on the IGA website and apply to memberships purchased after the revised policy comes into effect.



Useful Contact Information

If you have any questions or wish to request a refund, please contact IGA at:

- Email: info@igauk.com
- Office Hours: Monday to Friday, 9:00 AM – 5:00 PM

- **IGA:**

Email: Info@igauk.com

Tel: [0345 319 7000](tel:03453197000)