**Payment Policy**

**Overview**

This policy outlines the payment structure, terms, and conditions for counselling services provided by Counselling With Grace. It covers session fees, payment methods, cancellation terms, late payments, and confidentiality in handling financial transactions. Clients are encouraged to review this document to ensure clarity on financial obligations before booking a session.

**Session Fees**

Session fees are reviewed annually at the end of the financial year (March/April). This review considers business needs, economic factors, and the average rates for counselling services in the local area.

**Service Fees (2024/2025):**

* **Introductory Session** (Up to 30 minutes): Free
* **Introductory Session (Up to 50 minutes):** £20.00
* **In-Person One-to-One Counselling** (Up to 60 minutes): £50.00 per session
* **Virtual One-to-One Counselling** (Up to 60 minutes): £45.00 per session
* **Telephone One-to-One Counselling** (Up to 60 minutes): £45.00 per session

**Payment Terms**

* Payments must be made in full at least 48 hours before the scheduled appointment.
* Payment is accepted via bank transfer; new clients will receive the relevant payment details. Where possible, please use the appointment date as a payment reference.
* If payment is not received, Counselling With Grace reserves the right to cancel the appointment. Rescheduling will be possible once full payment is made.
* **Cash payments** are accepted for follow-up sessions only, with prior notice. First sessions must be paid via bank transfer.

**Late and Delayed Payments**

* In exceptional circumstances, late payments may be arranged upon request, either in writing or verbally at the previous session.
* Approval of a delayed payment plan is at the counsellor's discretion. If deemed inappropriate, sessions may be rescheduled or temporarily paused.
* Clients with an outstanding balance of £50.00 or more will not be eligible for a delayed payment plan to prevent debt accumulation and protect business interests.

**No-Show Policy**

* Clients who fail to attend a scheduled session without prior notice (or provide less than one hours notice) will be charged the full session fee and are not at liberty to request a refund.
* Please see Appointment Procedure for further details.

**Discounts & Promotions**

* Counselling With Grace may offer discounts and promotions, subject to availability and specific terms and conditions.
* These discounts aim to make counselling services more accessible, particularly for individuals or groups who would benefit from a reduced fee.
* Discounts are not currently applied to remote session since these are already offered at a reduced rate.
* Where applicable, existing clients may be prioritised for reduce rates at the discretion of the counsellor.

**Cancellations**

* The cancellation policy is reviewed annually alongside the fee review. Please see *Appointment Procedure* for further details.
* Clients should refer to their individual Therapeutic Contract for specific cancellation terms applicable at the time of their first session.
* If Counselling With Grace cancels a session, clients may either reschedule or request a full refund.
* Refund requests must be submitted in writing with bank details provided for the return payment. Please allow up to 14 working days for processing.

**Confidentiality in Payments**

* All payment details are handled securely to protect client confidentiality. All payments will be processed through a designated business account to ensure financial transparency and security.
* Personal and financial information will not be shared with third parties, except where required by law or with client consent.
* Bank transfers should only be made using the official payment details provided by Counselling With Grace to ensure security.

For any questions regarding this policy, please contact Counselling With Grace directly.