EXCEL RACE ACADEMY LIMITED

Terms and Conditions

Effective Date: 11 Nov 2026

Excel Race Academy Limited | Company No. 11331960
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1. General

These Terms and Conditions ("**these Terms**") govern all agreements between Excel Race Academy Limited **("Excel")** and the Customer (as defined below) in relation to the supply of training programmes, camps, flexible weeks and related services ("the Services"). Please read these Terms carefully before completing any booking. By making a booking, paying a Deposit, or signing a Programme Agreement, the Customer confirms that they have read, understood and agree to be bound by these Terms.

These Terms apply to bookings made online via Excel's website, by email, or by signing and returning a Programme Agreement. References to accepting these Terms include ticking an acceptance box online, paying a Deposit, payment in full, or any written confirmation of a booking.

These Terms apply to all bookings made on or after 11 November 2026.

2. Definitions

The following terms have the meanings set out below throughout these Terms and in any Programme Agreement, invoice, quotation or other document issued by Excel.

Additional Weeks	Weeks purchased by a Customer who is enrolled on a Programme, at the discounted Additional Week rate set out in the Financial Document. Additional Week rates are

	available only to Programme customers and cannot be applied retrospectively.
Athlete	The person to whom Excel will supply its Services.
Camp	An individual summer camp that may be booked independently of a Programme, priced per week.
Child	Any Athlete who is aged 17 or under at the time Excel delivers Services to them.
Customer	The person who enters into a contract with Excel for Services to be delivered to an Athlete. The Customer is the parent or legal guardian of the Athlete, regardless of the Athlete's age.
Deposit	A non-refundable upfront payment required to secure a place, credited against the total fee payable. This payment will be used to reserve the Athlete's place and making advance commitments to third-party suppliers.
Excluded Costs	Costs identified as not included within the Programme Fee in the current Financial Document
Financial Document	Excel's document setting out prices and what costs are included and excluded from the Programme Fee for the relevant season, published on Excel's website and provided to the Customer pre-contract.
Flexible Week	An individual training week that may be booked independently of a Programme, priced per week.
Flexible Week Fee	The total fee payable for a Flexible Week or Camp as set out in the Programme Agreement and Financial Document
Flight List and Tracker	Excel's annually-produced reference document, generated each August, indicating suggested flights for the upcoming season. It is provided for guidance only and is not routinely updated thereafter.

Force Majeure Event	Any event beyond Excel's reasonable control, including but not limited to governmental action, resort closure, extreme weather, natural disaster, pandemic, civil unrest or any other event of a similar nature.
Policies	Any of Excel's policies published on its website which are applicable to the provision of Services or the conduct of Customers or Athletes
Programme	A structured seasonal training package (8-Week Core, 12-Week Enhanced, 16-Week Full-Time or 21-Week FIS Full-Time) as set out in the Programme Agreement. or as agreed in email correspondence between Excel and the Customer
Programme Agreement	The document signed by the Customer (electronically or otherwise) committing to a Programme and its associated fees.
Programme Fee	The total fee payable for a Programme as set out in the Programme Agreement and Financial Document.
Services	All coaching, training, accommodation, academic tuition, physiotherapy, transfers and other services included in a Programme or Flexible Week booking, as described in the relevant Financial Document or as agreed in email correspondence between Excel and the Customer.

3. Formation of Contract

A binding contract is formed between Excel and the Customer at the point set out below for each booking type. The Customer is contractually committed to the relevant fee from that point, regardless of whether full payment has yet been made.

Booking Type	**Contract is complete and binding when:**
Programme	The Customer signs the Programme Agreement either by ticking the Terms and Conditions acceptance box at online

	checkout or by signing and returning a scanned version by email.
Flexible Week / Camp / Additional Week — booked online	The Customer ticks the Terms and Conditions acceptance box at online checkout and completes payment.
Flexible Week / Camp / Additional Week — booked by email	The Customer makes payment in response to Excel's proforma invoice having had these Terms referred to in the invoice; or makes payment in response to Excel's written quotation sent by email, with these Terms attached to that email.

No contract is formed by Excel's provision of a quotation, prospectus, financial document or other pre-contractual information, which shall be treated as for information only and Excel reserves the right to decline any booking at its sole discretion before a contract is formed.

4. Delivery of Services

4.1. Excel shall ensure that all Services are delivered by trained and qualified staff (whether employees or Excel or not) and that all Services are of a satisfactory standard.

4.2. Excel shall comply with all applicable laws, regulations or other legal requirements concerning the Services and the delivery thereof to the Customer.

5. Payment Terms

5.1. **Deposit**

The Deposit is non-refundable in all circumstances and is credited against the total fee payable. It does not constitute a deposit in the legal sense (see definition in Section 2) and does not limit the Customer's obligation to pay the remainder of the Programme Fee or Flexible Week Fee.

5.2. **Programme Fees**

5.2.1. The balance of the Programme Fee must be paid in full by the date specified in the Programme Agreement and / or the Confirmation Invoice.

5.2.2. Any payment schedule or variation of this date for payment must be agreed with Excel in advance of the date specified in 5.2.1 and confirmed in writing.

5.2.3. All payments must be received in cleared funds.

5.2.4. If the Customer does not pay any of the due payments by the due date Excel shall no longer be obliged to deliver any Services to that Customer or Athlete but:-

5.2.4.1. the remainder of the Fee due to Excel shall remain due and payable to Excel; and

5.2.4.2. Excel reserves the right at its discretion to allow the Athlete to resume attendance in training once payments due have been received.

5.3. **Flexible Weeks and Camps — Balance**

The balance of each Flexible Week Fee will be invoiced by Excel and is due 28 days prior to the start date of that Flexible Week or Camp. Failure to pay by the due date may result in Excel releasing the place. In the event of the place being released, the Deposit remains non-refundable.

5.4. **Additional Costs and Exclusions**

In addition to the Programme Fee or Flexible Week fee, the Customer agrees to pay all Excluded Costs as set out in the current Financial Document as and when invoiced by Excel. This is likely to include: flights, race entry, training lane fees, lift passes, ski tuning and maintenance, team clothing, non-scheduled airport transfers, and race trip supplementary charges. Please note that these fees are payable whether or not the Customer has read, reviewed or acknowledged the Financial Document.

Excel will notify the Customer of any Excluded Costs as they arise but the Customer's obligation does not depend on their having been invoiced by Excel.

5.5. **Costs of acting in loco parentis**

Excel is authorised to act in loco parentis where required for medical or emergency situations involving the Athlete where the Athlete is a Child or where the Athlete is unable to take decisions as to emergency treatment by reason of incapacity (whether temporary or permanent). Any costs incurred by Excel on behalf of the Athlete in such circumstances, including hospital treatment, emergency transport or medical equipment, will be invoiced to the Customer and are payable within 14 days of the invoice date unless they are covered by the Athlete's insurance or applicable health card and any necessary reimbursement has been agreed with the relevant provider.

5.6. **Currency, VAT and Exchange Rate**

All Programme Fees and Flexible Week fees are expressed in Pounds Sterling (GBP) and are inclusive of VAT (where applicable) at the prevailing rate. Where training is delivered abroad, local tax treatment may apply.

Where Excel incurs costs in a foreign currency in connection with Excluded Costs, Excel shall apply a commercially reasonable exchange rate that includes a margin sufficient to cover currency fluctuation risk and reasonable administrative costs associated with the currency conversion. Excel is not required to apply the spot exchange rate and may apply a rate that provides a reasonable buffer, provided this is not materially disproportionate to the prevailing market rate at the time the cost is incurred.

Separately, where Excel determines (acting reasonably) that a material change in the exchange rate between Sterling and the currency of the country in which Services are delivered would materially affect the overall cost of delivering a Programme, Excel will notify the Customer of any resulting revised Programme charges. The Customer may elect to pay the revised charge or to terminate the contract, subject to the cancellation provisions in Section 6.

5.7. **Late Payment**

If the Customer fails to pay any sum due by the specified date, Excel reserves the right to:

- cancel the Athlete's participation in training or racing;
- remove the Athlete from the camp or programme;

The obligation to pay the outstanding Programme Fee or week balance remains in full even if the Athlete is excluded for non-payment.

5.8. **Invoicing**

Excel will issue invoices by email to the Customer's registered email address. Invoices are deemed received at the time of transmission. It is the Customer's responsibility to notify Excel of any change to their email address.

6. Cancellation, Amendment and Curtailment

6.1. **Cooling Off Period**

Where any contract is entered into online (via Excel's website or by email) the Customer has the statutory right to cancel within 14 days from the date after the day on which the contract has been agreed.

6.2. **Limits on Cancellation: expenses already incurred**

The Customer will not be refunded for any Services which have already been booked and paid for (or which cannot themselves be cancelled) during that 14 day period and may be liable to pay for these. If the 14 day period is shorter than the period between making the contract and the delivery of the Services, that may extend to the full price for the Services, and the Customer may not cancel this agreement once the Programme, Camp or Flexible Week has already begun.

6.3. **Programme — No Cancellation**

Once a Programme Agreement has been signed, the full Programme Fee is non-refundable.

6.3.1. It is the Customer's responsibility to ensure that the Athlete attends all sessions on the dates and times and at the places required and notified to them by Excel.

6.3.2. Neither the booking or the Programme Fee can be transferred to any other Athlete or for any other Programme.

6.3.3. The Programme Fee will not be refunded in the event of the Athlete not attending or cancelling attendance under any circumstances (including injury, illness, bereavement, change of circumstances or decision to cease ski racing) because the costs will already have been incurred.

6.3.4. No programme adjustment (e.g. changing from a 12-Week to an 8-Week Programme) is permitted after the contract is formed.

6.3.5. There is no reduction or allowance made to a Customer if an Athlete is unable to attend any of the sessions to which the Athlete shall have been committed

6.3.6. This is why Excel strongly advises that the Customer has travel insurance prior to the Programme Fee becoming due and from the date the Programme Agreement is signed (see clause 11) and any such insurance should cover for alpine ski racing including curtailment and cancellation.

6.4. **Flexible Weeks, Camps and Additional Weeks — Cancellation and Rescheduling**

This clause applies to all Flexible Weeks, Summer Camps and Additional Weeks (including Additional Weeks booked under a Programme).

6.4.1. **Cancellation**

Notice Period	**Outcome**
More than 90 days before start	Deposit forfeited. Balance not due.

Within 90 days of start	Full Flexible Week or Camp Fee will remain due with no refund of any sums already paid. Excel strongly advises that all Customers have travel insurance from this date to cover cancellation or curtailment for any reason (see clause 11). Any variation to this must be confirmed in writing.

6.4.2. **Rescheduling**

A confirmed Flexible Week, Camp or Additional Week may be rescheduled by being moved to an alternative week within the same season at Excel's sole discretion and subject to the following conditions:

- A written request to reschedule must be received by Excel more than 28 days before the start date of the booking.
- Rescheduling is subject to availability and at Excel's sole discretion. Excel reserves the right to decline any rescheduling request without any obligation to provide reasons.
- An administration fee applies to each rescheduling request, the current amount of which is set out in the Financial Document.
- No rescheduling is permitted within 28 days of the start date of the booked week; the cancellation table above applies instead.
- Where Excel has already incurred costs with third-party suppliers (including but not limited to accommodation, lift passes or coaching costs) in connection with the original booked week, and those costs are not recoverable by Excel following the rescheduling request, Excel reserves the right to pass such unrecoverable costs to the Customer in addition to the administration fee. Excel will provide a written breakdown of any such costs upon request.

6.5. **Non-Refundable Events**

No refund, credit or reduction in fees will be made in the following circumstances:

- Resort closure, lack of snow, adverse weather or poor snow conditions.
- Athlete illness, injury or medical condition.
- Athlete's failure to attend or unwillingness to participate.
- Cancellation of individual training days, sessions or races due to operational, weather or safety reasons.
- Changes to coaching staff.
- Bereavement (claims must be made through the Customer's insurance).

6.6. **Curtailment by Excel**

If Excel must remove an Athlete from a Programme or Flexible Week owing to that Athlete's or Customer's breach of these Terms or Excel's Policies, the full fee remains due and no refund is payable. See Section 10 for further detail.

6.7. **Excel's Right to Cancel**

Excel reserves the right to cancel any Programme or Flexible Week in exceptional circumstances beyond its control. In such event, Excel will use reasonable endeavours to offer an alternative date or week. Where no alternative can be provided by Excel and so Excel is unable to deliver the Services, the Customer's outstanding balance will be reduced on a pro-rata basis for Services not delivered. Deposits are non-refundable. If Excel is able to offer an alternative date or week but the Athlete is unable to attend, all fees remain payable although Excel in its discretion will endeavour to make a partial refund so far as expenditure can be cancelled.

7. Changes to Services by Excel

7.1. **Location and Venue**

Excel reserves the right to change the location, resort, training venue or accommodation of any Services (Camp, Flexible Week or Programme) at any time, without prior notice, due to snow conditions, weather, resort availability or other operational reasons. A change of location does not entitle the Customer to cancel or receive a refund.

7.2. **Coaching Staff**

Excel reserves the right to change any member of coaching or support staff at any time. A change of coaching staff does not entitle the Customer to cancel or receive a refund. Excel accepts the obligation to ensure that all Services will be performed by adequately qualified and trained personnel.

7.3. **Duration**

Excel may vary the duration of any individual training week or session due to weather, safety, resort conditions or Force Majeure. No reduction in fees applies for any reduction in training time caused by events outside Excel's reasonable control.

7.4. **Race Calendar**

For FIS Programmes, the race calendar of approximately 35 races per season is indicative. Race selection is tailored to each athlete's form, goals, and current race

conditions. The race calendar is subject to change and Excel does not guarantee participation in any specific race.

8. Excluded Costs

8.1. Liability for Excluded Costs

The Services included in and excluded from each Programme, Camp or Flexible Week are set out in the current Financial Document, which is published on Excel's website and made available to Customers for reference. By entering into a contract, the Customer agrees to pay all costs identified as Excluded Costs as and when invoiced by Excel, irrespective of whether the Customer has reviewed the Financial Document.

A summary of standard Included and Excluded Costs is set out below; the Financial Document is the definitive reference.

Standard Included Costs (all Programmes and Flexible Weeks)

- High performance ski race coaching
- Full-board accommodation at base and at GBR-calendar race venues (as specified in the Financial Document)
- Academic tuition with a qualified teacher (on-camp, typically 15 hours per week)
- On-camp physiotherapy assessment and treatment
- Dryland fitness training and enrichment activities
- Airport transfers on Excel's provided flight list and travel to GBR races

Standard Excluded Costs (all Programmes and Flexible Weeks)

- Flights to and from the training base
- Race entry fees
- Training lane fees
- Lift pass and equal share of coaches' lift pass
- Travel and cancellation insurance
- Team clothing and personal ski equipment
- Ski tuning and maintenance fees (as set out in the current Financial Document)
- Non-scheduled airport transfers (minimum charge as set out in the Financial Document)
- Ski carriage to/from camps (see clause 8.4 below)
- Supplementary charges for FIS race trips outside GBR calendar races (FIS Programme Athletes)

- Any costs incurred on behalf of the Athlete in a medical or emergency situation not covered by their insurance
- Any equipment required for participation that the Athlete fails to bring

8.2. **Flights and Travel Arrangements**

Excel Race Academy Limited is not a licensed travel agent or tour operator. The Customer is solely responsible for booking and arranging all flights and travel to and from training locations, and does so entirely at their own risk.

Excel publishes a Flight List and Tracker document each August, indicating suggested flights for the upcoming season for the Customer's guidance. This document is provided as a courtesy only and is not routinely updated following publication. The Customer must independently check current flight times, routes and availability before booking, and must notify the Team Director promptly of any change, delay, cancellation or discrepancy they encounter relative to the Flight List and Tracker. Excel accepts no liability for losses arising from the Customer's reliance on the Flight List and Tracker or from any flight booked by the Customer.

8.3. **Team Clothing**

Team clothing is supplied by Excel's nominated supplier, Huski. The Customer is responsible for placing and managing their own clothing orders directly with Huski, including selecting correct sizing. Any sizing changes, order errors or invoice disputes relating to team clothing must be raised and resolved directly with Huski; Excel is not a party to that transaction and accepts no liability in connection with it.

8.4. **Ski Carriage**

Ski carriage to and from training camps is excluded from all Programme Fees and Flexible Week Fees and is subject to a separate surcharge. The surcharge is individually priced according to route and carrier and will be confirmed with, and agreed in writing by, the Customer prior to being incurred.

9. Safeguarding, Pastoral Care and Medical Consent

9.1. **Safeguarding**

Excel follows Snowsport England's SnowSafe safeguarding framework. All staff and volunteers are DBS-checked (or PVG-checked for Scottish athletes) and receive regular safeguarding training. Excel's full Safeguarding Policy is published on Excel's website.

9.2. **In Loco Parentis**

The Customer grants Excel authority to act in loco parentis in respect of the Athlete during any period when the Athlete is in Excel's care. This includes consenting to emergency medical treatment, hospital visits and any urgent action reasonably required for the Athlete's safety and wellbeing. Any costs incurred by Excel in taking such action will be invoiced to the Customer in accordance with clause 5.5.

9.3. **Medical Information**

The Customer must provide accurate and complete medical information about the Athlete on all necessary onboarding and medical forms prior to the Athlete's first camp. The Customer must notify Excel immediately of any material change in the Athlete's medical status.

9.4. **Pastoral Care**

Excel's pastoral team (comprising coaches, house parents and the Academic Tutor/Pastoral Lead) are available to support Athletes throughout their time on camp. Customers are kept updated via the Excel WhatsApp group and direct communication from staff.

10. Athlete and Customer Conduct

10.1. **Policies**

All Athletes and Customers must comply with all of Excel's policies including:

- the Code of Conduct,
- Safeguarding Policy,
- Social Media Policy

and any other policies published on Excel's website. These Policies are incorporated into these Terms by reference and are deemed agreed upon entering into a contract with Excel.

10.2. **Breach of Policies**

In the event of a serious or repeated breach of Excel's Policies by an Athlete or a Customer, Excel reserves the right to:

- remove the Athlete from the Camp or Programme immediately;
- permanently exclude the Athlete from future participation in Excel programmes;
- refer the matter to Snowsport England or other relevant authority.

Where Excel exercises its right to remove or exclude an Athlete under this clause, the full Programme Fee or Flexible Week Fee remains due and payable. No refund will be made.

10.3. **Complaints Procedure**

If the Customer has a complaint about the Services or a safeguarding concern, the following procedure applies:

1. The Customer must notify Excel in writing (by email to info@excelraceacademy.co.uk) setting out the nature of the concern in as much detail as possible.
2. Excel will acknowledge receipt within two working days and a senior representative will contact the Customer within five working days to discuss the matter.
3. Excel will confirm its response and any proposed resolution in writing within 14 days of the initial written complaint.
4. If the Customer remains unsatisfied following Excel's written response, the parties agree to attempt resolution through alternative dispute resolution (ADR) before initiating any legal proceedings. Excel may refer to the Centre for Alternative Dispute Resolution (CADR) for this purpose.

10.4. **Safeguarding Complaints**

Where a complaint relates to safeguarding, Excel will also follow the procedures set out in its Safeguarding Policy, which may include referral to Snowsport England or statutory authorities.

10.5. **Remedies for Complaints**

Where a complaint is upheld and demonstrates a material failure of Services by Excel, the Customer and Excel will agree a proportionate remedy, which may include a credit against future Services. The Customer's statutory rights are not limited by Excel's complaint's procedure. Curtailment of a Programme or camp on the basis of an unresolved complaint is not permitted unless Excel agrees in writing.

11. Insurance

Excel strongly recommends that all Customers hold comprehensive travel and cancellation insurance with extensions specifically covering:

- alpine ski racing;
- curtailment and cancellation;
- medical expenses and emergency repatriation;
- personal liability.

Insurance should be in place from the date the Programme Agreement is signed or the Deposit is made. Excel is not responsible for advising on the adequacy of any

insurance policy. Excel will provide reasonable assistance to Customers making insurance claims where Services are within Excel's knowledge, but Excel does not act as an insurance broker or agent.

Customers are also required to hold a valid GHIC card (or equivalent) for the countries in which training takes place.

12. Limitation of Liability

12.1. Excel's maximum aggregate liability to the Customer for any cause whatsoever (whether in contract, tort, negligence or otherwise) shall be limited to the greater of:

- the amount for which Excel holds comprehensive insurance cover and actually recovers from its insurer; or
- the total fees paid by the Customer to Excel under the relevant contract.

12.2. Excel shall not be liable to the Customer for:

- any loss of opportunity, anticipated savings, goodwill, reputation or any indirect or consequential loss;
- any loss arising from a Force Majeure Event;
- any reduction in performance outcomes, race results or athletic development on the part of the Athlete;
- in the event that the Customer does not have the insurance advised by this Agreement, any costs which would have been covered by the standard reasonable coverage of such insurance. This includes:
- any loss, theft or damage to the Athlete's personal equipment, whether occurring during training, transit, storage or carriage (including ski carriage arranged by Excel under clause 8.4); and
- any loss arising from flights or travel arrangements booked by the Customer, including reliance on the Flight List and Tracker (see clause 8.2);
- any matter relating to team clothing orders placed with Huski (see clause 8.3).

12.3. Nothing in these Terms shall limit or exclude Excel's liability for death or personal injury caused by Excel's negligence, or for any fraud or fraudulent misrepresentation, or any other liability that cannot be excluded or limited by applicable law. The statutory rights of Consumers under the Consumer Rights Act 2015 and other applicable UK consumer protection legislation remain applicable.

12.4. Excel's employees and sub-contractors shall have the benefit of the limitations and exclusions in this Section 12 pursuant to the Contracts (Rights of Third Parties) Act 1999.

13. Force Majeure

Excel shall not be in breach of these Terms or liable for any failure or delay in performance arising from a Force Majeure Event.

It shall be for Excel in its reasonable discretion to determine whether a Force Majeure event has taken place such that the Programme for which the Athlete has been booked has to be cancelled or rescheduled.

In such circumstances:

- Excel will use reasonable endeavours to reschedule affected weeks within the current season (and in any event no later than 30 April in the relevant year).
- If rescheduling is not possible, fees will be adjusted on a pro-rata basis for weeks of Services not delivered.
- Deposits are non-refundable in Force Majeure circumstances.

14. Intellectual Property

All intellectual property rights in Excel's materials, programmes, branding, methodologies, documents and website content are owned exclusively by Excel. The Customer is granted no rights in any of Excel's intellectual property. The Customer must not reproduce, distribute or use Excel's intellectual property for any commercial purpose without prior written consent from Excel.

15. Data Protection

Excel processes personal data in accordance with GDPR and the Data Protection Act 2018. Excel's Privacy Policy (published on Excel's website) sets out in full how personal data is collected, used and stored. By entering into a contract with Excel, the Customer consents to Excel processing the personal data of the Customer and the Athlete for the purposes of delivering the Services, invoicing, safeguarding, communication and legal compliance. Where relevant, Excel may use photographs or video of training or events for marketing and publicity purposes.

16. General

16.1. **Entire Agreement**

These Terms, together with the Programme Agreement, Financial Document and Policies, constitute the entire agreement between Excel and the Customer and supersede all prior representations and discussions.

16.2. **Inconsistency**

In the event of any inconsistency between these Terms and any other document, these Terms shall prevail.

16.3. **Severability**

If any provision of these Terms is found to be unlawful, void or unenforceable, it shall be severed to the minimum extent necessary, and the remaining provisions shall continue in full force and effect.

16.4. **Waiver**

No failure or delay by Excel in enforcing any provision of these Terms shall constitute a waiver of that or any other provision.

16.5. **Third Parties**

Except as set out in clause 12.4, these Terms do not confer any rights on any third party under the Contracts (Rights of Third Parties) Act 1999.

16.6. **Notices**

All formal notices must be in writing and sent by email (with read receipt) to info@excelraceacademy.co.uk, or by recorded post to 8 Levens Close, Poulton-le-Fylde, Lancashire FY6 8NJ. Notices by email are deemed delivered at the time of successful transmission.

16.7. **Governing Law and Jurisdiction**

These Terms and all contracts formed under them are governed by and construed in accordance with English law. All disputes are subject to the exclusive jurisdiction of the courts of England and Wales.

Any reference to an enactment includes reference to that enactment as amended or replaced from time to time and to any subordinate legislation or byelaw made under that enactment.

16.8. **Language**

These Terms are written in English only. In the event of any conflict between this English-language version and any translation, the English version shall prevail.

16.9. **Updating These Terms**

Excel may update these Terms from time to time to reflect operational, legal or regulatory changes. Updated Terms will be published on Excel’s website. Existing Customers will be notified by email and will not ordinarily be required to re-sign. Continued participation following notification constitutes acceptance of the updated Terms.

16.10. **Variation**

Any individual variation to the contract between Excel and the Customer (apart from updates to these Terms generally) is only binding if confirmed in writing by Excel (including in an email). This includes all timescales for payment.