ST STITHIANS COLLEGE

PROCEDURE: DEBTORS (EXISTING STUDENTS)

Applicable 1 January 2027

Purpose

1. The purpose of the **Debtors Procedure** is to standardise the procedure for the collection of outstanding amounts on the Student Fee Account, to ensure that the collection procedure is in line with the provisions of the Consumer Protection Act (CPA), Act 68 of 2008, and to ensure an effective and clear administrative process.
2. This document forms part of the Ts & Cs and the documents that constitute the **Agreement** between the Parent and the College.
3. Some provisions contained in this document may be duplicated in other documents that form part of the **Agreement**. If any inconsistency exists between provisions contained in this document and other documents, excluding the Ts & Cs, the provisions contained in this document will prevail.

Definitions

4. In addition to the definitions contained in the **Ts & Cs**, and in this document, unless the context indicates a contrary intention, the following words and expressions bear the meanings assigned to them and cognate expressions bear corresponding meanings:
   - 4.1. "**Agreement**" or "the **Agreement**" means the Ts & Cs and any annexures or schedules thereto, as well as the Student Enrolment Form, the Parent Declaration Form, Debtors Procedure, Annual Fees Booklet, **Undertaking to Pay**, the Student Code of Conduct, the Parent Code of Conduct, the indemnities and any other Policies, Procedures and Rules of the College, as approved, amended or revised from time to time;
   - 4.2. "**AOD**" means Acknowledgement of Debt. It is a legal document confirming a debt;
   - 4.3. **"ECTA"** means the Electronic Communications and Transactions Act 25 of 2002;
   - 4.4. **"Electronically Accepting/Signing"** means to accept and agree by any way of electronic communication as specified and dealt with in **ECTA**;
   - 4.5. "**Foreigner**" means an individual who is not a citizen, as defined by the Immigration Act 13 of 2002;
   - 4.6. "**Parent**" or "**Parents**" shall include: -
     - 4.6.1. the biological or adoptive parent/s or legal guardian/s of a **Student** attending the **College**;
     - 4.6.2. the biological or adoptive parent/s or legal guardian/s of a **Student** enrolled, but not yet attending the **College**;
     - 4.6.3. the person/s legally entitled to custody or guardianship of a **Student**, to the exclusion of the biological or adoptive parent;
   - 4.7. "**Undertaking to Pay**" means the selected payment method that allows the **Parent/s** to pay in accordance with the **Agreement**;
   - 4.8. "**Parent Declaration"** means the formal declaration completed annually by the Parent as part of the College's annual enrolment process, through which the Parent accepts the

Agreement, confirms their intention to enrol the child or children for the relevant Academic Year and confirms the name/s of the Student/s who is/are enrolled;

4.9. "**Payment Plan**" means a mutual arrangement agreed by exception, to catch up on arrears and to structure future **Fee** payments over a specified period, where payments can no longer be made as set out in the initial arrangement selected in the **Undertaking to Pay**. **Payment Plans** are agreed only where the circumstances warrant it. A **Payment Plan** is a single "once-off" agreement between the **Parent** and the **College**, based on the **AOD**. To the extent that any amount payable under it constitutes incidental credit, the National Credit Act 34 of 2005 (**NCA**) applies only as provided for in section 5 (Limited application of Act to incidental credit agreements) of that Act. The **Payment Plan** remains in effect after the termination of the **Agreement** until all outstanding amounts have been paid in full;

4.10. "**POPIA**" means the Protection of Personal Information Act, 4 of 2013, as amended from time to time, and its regulations;

4.11. "**Procedure**" means this Debtors Procedure and any annexures or schedules thereto, as it forms part of the **Agreement**;

4.12. "**Specific Financial Conditions**" means the mandatory payment requirements or restrictions imposed on an account once it falls into a defined risk category under the Default Arrangement Fee framework.

Important Notice

5. The Parent agrees to the terms and conditions contained in this document by electronically accepting the **Ts & Cs** (or by exception through signing a hard copy). If there is any provision in this document that is not fully understood, the Parent undertakes to ask for an explanation from the Debtors Department, before enrolling their child and accepting the **Agreement**.
6. **The Parent acknowledges and accepts that this Procedure contains certain terms and conditions which:**
   6.1. **may limit the risk or liability of the College, the Parent or a Third Party;**
   6.2. **may create risk or liability for the Student, the Parent or a Third Party;**
   6.3. **may compel the Student, the Parent or a Third Party to indemnify the College, the Council, the Trustees and their respective officials, representatives, agents, invitees and employees; and/or;**
   6.4. **serves as an acknowledgement, by the Student, the Parent or a Third Party of a fact.**
7. By accepting the **Ts & Cs**, the Parent expressly agrees that the College may submit the Student Fee Account payment information to a Credit Bureau and third party for administration of debt collection for the pursuance or protection of the College's legitimate interests.
8. Nothing in this **Procedure** is intended to, or must be understood to unlawfully restrict, limit or avoid any rights or obligations, as the case may be, created for either the Student, the Parent, a Third Party or the College in terms of the CPA.

Process for Annual Enrolment

9. The Parent is obliged to electronically accept and agree, to the **Agreement**, the **Parent Declaration** Form, **Undertaking to Pay** and Annual Fees Booklet in order to complete the initial enrolment of a Student at the College.

10. In the event of the re-enrolment of a Student for the next academic year, the Parent is required to annually electronically accept (or by exception, through signing a hard copy) and agree to the documents that constitute the **Agreement** (including but not limited to the **Ts & Cs**), for each child enrolled at St Stithians College. The **Agreement** is to be completed by 04 December 2026. In the event that a Parent cannot comply with the re-enrolment timeline, they must make a mutually acceptable arrangement with the Head of Finance for the completion of the annual re-enrolment process. Failure to complete the enrolment process will be deemed to be a material breach of the **Agreement**.
11. If the re-enrolment process has not been completed by 04 December 2026, there will be no **Agreement** between the parties and consequently the student will not be enrolled with the College in the upcoming academic year.
12. On conclusion and acceptance of the enrolment documentation, the Ts & Cs, and the documents that constitute the **Agreement**, for the applicable year of enrolment –
    12.1. by both Parents, they will be jointly and severally liable for the payment of the Annual Fees;
    12.2. by one Parent only enrolled, that Parent will be responsible for the payment of the Annual Fees;
    12.3. by one Parent with the consent of the other parent, they will be jointly and severally liable for the payment of the Annual Fees.
13. Any change in marital status shall not negate or diminish the liability of the Parents.

Election of Payment Mode

14. The Parent is requested to select their preferred method of payment on the **Undertaking to Pay** at the time of enrolment.
15. The **Undertaking to Pay** and any consent given to the College for the collection of outstanding balances of the Annual Fees and Additional Amounts remains in effect after the termination of the **Agreement** until all outstanding amounts have been paid in full. Should any amounts remain unpaid, the College will be entitled to institute legal proceedings against the Parent for the recovery of the Annual Fees, together with an order for costs.
16. Fees may be paid annually in advance via EFT, cash deposit at the bank, or online payment using a secure payment link (bank charges will apply) by no later than 31 January 2027. Thereafter, any unpaid annual fees will revert to the 10-month payment option (January to October).
17. Fees paid monthly must be settled via debit order over a period of ten months (January to October), on either the 1st or the 7th working day of each month.
18. No alternative payment modes will be accepted unless formally approved through escalation via email to debtors@stithian.com and authorised solely at the discretion of the Head of Finance.
19. Additional Amounts consist of compulsory or required charges, as well as elective or optional charges, whichever are applicable. It is the responsibility of the Parent to provide adequate notice of any elective or optional charges which should not be invoiced.
20. Additional amounts are payable:
    20.1. Via the Online Payment Application as per the date stipulated or;
    20.2. if, for any reason, an additional amount is billed to the Student Fee Account, upon presentation of the monthly statement. Payment may be via, debit order, EFT, cash deposit at the bank, or online payment via a secure payment link.

21. The last School Fee, Capital Development Levy, and Digital Learning and Innovation Levy payment of the year is due by 1 October.
22. If Parents pay their Student Fee Account on time, via Debit order or EFT, an SMS will be sent by the Credit Bureau, thanking the Parent for paying the Student Fee Account on time and that their credit record has been positively updated.

Procedure for payments received

23. Payments received will be allocated to the oldest outstanding amount on the Student Fee Account.
24. Where a family has more than one student, payments received towards arrears will be allocated first to the matric's Student Fee Account. Any remaining balance will then be allocated to the other Student Fee Accounts in the family. Within each account, payments will be allocated in accordance with clause 23.
25. It is the responsibility of the Parents and Third Parties to notify the College if they do not receive a monthly statement via email or are not able to access the statement on the Ed-admin Mobile App. Payment of the Student Fee Account remains due on the dates set out in the **Agreement**, whether or not a statement is received. Parents are kindly asked to let the Debtors Department know if they have not received, or are unable to access, their monthly statement

Default on payments

26. Parents experiencing financial hardship are encouraged to proactively contact the Debtors Office to discuss and arrange suitable payment options.
27. Interest on outstanding Student Fee Accounts is charged according to the Prescribed Rate of Interest Act 55 of 1975, from the date of statement/default and is levied monthly on all Fees and additional amounts.
28. By signing the ***Ts & Cs***, the **Parent** agrees that the **College** may submit **Student Fee Account** payment information to a **Credit Bureau**, to assist the **College** in the collection of **Fees** and outstanding debts and to inform the **Credit Bureau** of the payment patterns of the **Parent/fee** payer.
29. The College confirms that any processing, disclosure, or reporting of personal information will be:
    29.1. Limited to lawful purposes directly related to fee administration and debt recovery;
    29.2. Reasonable, relevant, and not excessive;
    29.3. Accurate and updated where reasonably practicable; and
    29.4. Subject to the Parent's rights in terms of POPIA, including the right to access, correct, object to, or dispute information held by the College or reported to third parties.
30. Where a Student Fee Account remains unpaid following the applicable reminder, demand, and intention to proceed with breach procedures set out in the default payment reminder and/or the College's Debtors Procedure.
31. The College will submit payment behaviour history to the Credit Bureau. Credit Bureau may record such information and may form part of the Parent's credit profile.
32. Missed, late, or partial Tuition Fee Account payments resulting in poor payment history may negatively affect the Parent's Credit Bureau scores.
33. When the Student Fee Account is paid late, partially or not paid, a SMS will be sent by the Credit Bureau stating that the Parents' credit record has been updated accordingly.

34. Returned monthly debit order costs are charged to the Student Fee Account. If two consecutive monthly debit orders have been returned by the bank as unpaid, the Parent will be required to meet with the Credit Controllers to enter into a Payment Plan. Please make an appointment with the Credit Controllers as disclosed on the tuition fee statement or through the switchboard on +27 11 577 6000/6270, during office hours. Failure to comply with the mutually agreed Payment Plan may result in a Default Arrangement Fee.
35. Grade 12 students will not be permitted to attend any Matric farewell or school social events if the Tuition Fee Account is in arrears.
36. The College may require Parents of Grade 12 students to make payment of IEB registration and exam fees in advance via EFT, cash deposit or secure payment link.
37. If the Student Fee Account is in arrears, any payments made toward International Interest or Merit-based trips will first be applied to settle the outstanding Student Fee Account balance.
38. Any restriction placed on the account relates solely to administrative access and does not impact the Student's constitutional right to education.
39. All outstanding Fees must be settled no later than 7 October of that academic year, before enrolment for the new academic year will be allowed. If payment is not received by this date, access to the Students' Progress Report on the Ed-admin Mobile App will be blocked. Students' Progress Reports will be available on request from the Finance Department.
40. Any default on a payment will result in all the Annual Fees becoming immediately due and payable in full.
41. Should the College grant an indulgence of time to make such payment, this shall not be regarded as a waiver (giving up) by the College of its right to insist that all amounts owing be paid immediately or an agreement that the payment dates for the remaining monthly payments have in any way been extended or altered. The College does not have an obligation to extend any payment date, but may do so in its sole discretion.

Procedures for 10 Day Demand letter

42. Where the Student Fee Account remains outstanding after the initial default on payment, the College will continue with collection processes and remind the Parent to remedy the situation before escalating with a formal demand.
43. Where the Student Fee Account is outstanding for a period of 20 (twenty) business days after the initial default in payment, and no formal Payment Plan and/or AOD has been entered into, the College will issue a written formal demand letter to the Parent.
44. The 10 Day Demand letter will:
    44.1. Remind the Parent that they are in material breach, as agreed by the Parent in the Annual Terms and Conditions of Enrolment, point 14.2 [1].
    44.2. Specify the amount outstanding on the Student Fee Account.
    44.3. Provide the Parent with 10 (ten) business days from the date of the letter to remedy the breach and/or to enter a formal Payment Plan and/or AOD.
45. If only a partial payment is received:

[1] Ts & Cs point:
14.2. For purposes of the **Agreement**, a material breach will exist where the Parent and or Student:
14.2.1. fail to comply with the Ts & Cs, the other documents that comprise the Agreement, including the Policies, Procedures and Rules of the College;
14.2.2. fail to pay any Fees and Additional Amounts when due;

45.1. Such payment will not constitute settlement of the arrears.

45.2. The Parent will be required to enter a formal Payment Plan for the remaining balance.

45.3. The Student Progress Report will not be accessible via the Ed-admin Mobile App until the arrears Student Fee Account has been paid in full or the formal Payment Plan has been adhered to. Upon request, the Debtors Department will facilitate the release of the Student Progress Report.

46. Once a 10 Day Demand has been issued, in terms of the collection procedure (refer to flow diagram), the following restrictions apply until the arrears have been settled in full or a formal Payment Plan has been concluded and adhered to:

46.1. The College is entitled to disallow the Student from participating:

46.1.1. In the exchange programme, trips, camps or tours (whether local or international);

46.1.2. In any elective or optional activities.

46.2. The Student Progress Report will not be accessible via the Ed-admin Mobile App until the arrears Student Fee Account has been paid in full or the formal Payment Plan has been adhered to. Upon request, the Debtors Department will facilitate the release of the Student Progress Report.

47. Failure to settle Fees and Additional Amounts as detailed in the 10 Day Demand Letter, or failure to adhere to the Payment Plan, the College is entitled to proceed with a Breach Letter and further collection processes, including possible legal action.

48. Parents serving on Council or Sub-Council committees who fail to settle Fees and Additional Amounts detailed in the 10 Day Demand Letter, or who default on an agreed Payment Plan, shall be required to step down from such committees until their account has been restored to good standing. Should Fees and Additional Amounts remain outstanding, the College will initiate further collection procedures, which may include legal action.

Procedures for Acknowledgement of Debt and/or Payment Plan

49. If the arrears have not been settled in full, the Parent is requested to contact the Credit Controllers to make an appointment to agree a Payment Plan, which sets out the payment tranches for the balance of the year.

50. Any default on such an arrangement, including partial payment, will result in a demand letter issued, allowing for 5 (five) business days to settle the outstanding amount.

51. Failure to make payment or non-adherence to the Payment Plan Schedule within the required 5 (five) business days is a material breach of contract.

52. A breach Letter will be issued if there is a default on payment, and legal action may be instituted.

53. Only one **Payment Plan**, and one amendment (by exception as a result of unforeseen circumstances) will be agreed upon per academic year.

Procedures for Breach Letter

54. A breach letter is issued if a Student Fee Account is outstanding and the account was not paid as requested in the demand letter, parents failed to enter into a Payment Plan or parents who entered into a Payment Plan did not adhere to the terms set out in the agreement. The Breach letter states the current contract will not be renewed at the end of the academic year unless certain terms and conditions have been adhered to. A minimum of 20 business days will be given if enrolment for the upcoming academic year will not be offered.

55. Once the Breach letter is issued the outstanding balance of the annual Fees and Additional Amounts on the Student Fee Account will immediately become due and payable.
56. If a Breach letter is issued and the Student Fee Account remains unpaid for a period of three (3) billing cycles from the date of the Breach letter or from the last day of October, whichever is earlier, the College reserves the right to report the default to one or more credit bureaus.
57. Furthermore, failure to make payment, will result in legal action being instituted.
58. Non-matric student Account
    58.1. The Student will be allowed to complete the current academic year, but will not be offered enrolment for the upcoming academic year.
    58.2. Enrolment for the following academic year for Grade RR to Grade 10, may not be processed unless the Default Arrangement Fee is paid by 1 November for the forthcoming year.
59. Grade 11 Student Account
    59.1. If a breach letter is issued during the Grade 11 year, Enrolment for the Grade 12 year will not be processed unless the Default Arrangement Fee is paid by 1 November for the forthcoming year.
    59.2. The College will require Parents of Grade 11 students to make payment of the IEB registration and exam fees in advance via EFT, cash deposit or secure payment link for the College to complete the IEB registration, which allows the Student to write the final National Senior Certificate examination.
60. Grade 12 Student Account, with siblings
    60.1. The outstanding balance of the annual Fees and Additional Amounts, as disclosed on the Student Fee Account and breach letter, will become due and payable within 20 (twenty) business days.
    60.2. If payment is not made, legal action may be taken. The Leavers Collection Process will be initiated, which can include reporting negative information to a Credit Bureau and possibly result in blacklisting.
    60.3. The College will not allow the Student to participate in any elective or optional activities, including the Matric farewell or matric social events if the student fee account is in default.
    60.4. The College requires Parents of Grade 12 students to pay the IEB registration and examination fees in advance, via EFT, cash deposit, or secure payment link, for the College to complete the IEB registration and enable the Student to sit the final National Senior Certificate examination.
61. Boarding Student Account
    61.1. The Student will not be allowed to return to the Boarding Facilities until the Student Fee Account is settled in full.
    61.2. Enrolment for the following academic year will not be processed unless the Default Arrangement Fee is paid by 1 November for the forthcoming year.

Procedures for Collection in the event of Breach of Contract

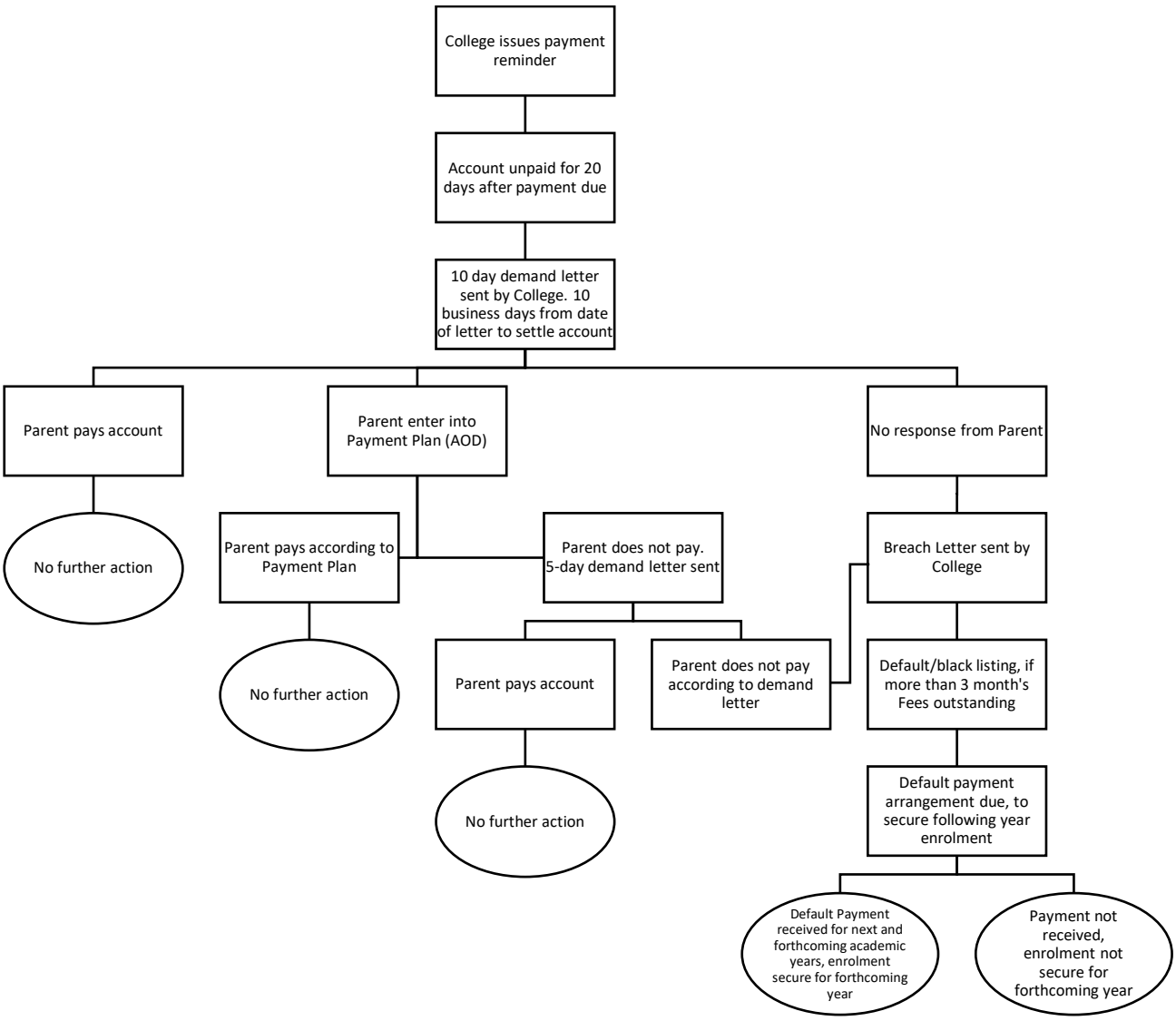
62. If the Student Fee Account was partially or not paid, a SMS will be sent by the Credit Bureau stating that the account was partially paid or / not paid and that the Parent's credit record has been adversely affected.
63. The Parent consents to:

63.1. The College may elect not to proceed with formal litigation but refer this matter for Arbitration. The Parent therefore agrees and gives consent that any dispute, difference in opinion or claim based on a liquid document or for a liquidated amount in money, and which stems from this agreement, be resolved through the process of arbitration and submitted to the "South African Chamber of Arbitration" (the Chamber) for arbitration. The Parents understand that an arbiter will be appointed to resolve the dispute, difference in opinion or claim and that the rules of the Chamber will apply. Take note that the rules are available for inspection on the website of the Chamber namely www.arbitrationsa.co.za.

63.2. The Parent acknowledges that any judgment/order passed by the Chamber is final and binding on all parties and that no party has the right to appeal against the judgment and that the judgment/order will be ratified and enforced by any court with jurisdiction.

63.3. The provisions of this Arbitration clause are severable from the rest of this **Agreement** and shall remain in effect even if this **Agreement** is terminated for any reason.

63.4. None of the above will prevent the College to rather institute legal action in any South African Court with jurisdiction.



Flow chart of process

Procedures on termination of the Agreement and requirements for re-enrolment

64. If a Student Fee Account is not maintained in good order and a Breach Letter has been issued, the College reserves the right to either decline enrolment for the following academic year, due to non-compliance with the College's financial policies and contractual obligations, or impose specific financial conditions for re-enrolment.
65. The Parent wishing to re-enrol their child will be required to settle the overdue Student Fee Account before they may follow the standard application process of enrolment at the College. The application must be submitted to the Admissions Office and the Parent will need to complete a new Agreement with the College. No registration fee or entrance fee will be required, as long as the Student is re-enrolled within twelve (12) months.
66. The Parent cannot be guaranteed a placement for their child at the College, as the position may have been offered to the next applicant on the waitlist.
67. Payment of the Default Arrangement Fee, as well as the estimated Additional Amounts for the relevant Grade, will be required before re-enrolment will be confirmed by the College.

Default arrangement fee

68. A standardised, risk-based framework is applied to the default arrangement fee that ensures specific financial conditions are consistent, transparent, and aligned with actual annual payment behaviour.
69. These criteria will be applied annually, taking into account the most recent payment behaviour as well as historical account conduct, for the upcoming academic year.
70. Enrolment for the upcoming academic year will not be processed unless the specific financial conditions are accepted.
71. Failure to comply with the specific financial conditions will result in enrolment for the subsequent academic year not being processed.
72. Categories under the framework are defined as follows:

Category	Payment behaviour	Specific Financial Conditions
CATEGORY 1: High Risk / Repetitive Default	Persistent arrears (≥3 consecutive months in breach), non-response, failure to enter/honour Payment Plan, ≥2 demand letters, or ongoing partial payments without agreement.	✓ Settlement of all prior-year balances before enrolment ✓ Credit check to confirm affordability ✓ Full annual tuition fees payable in advance ✓ Additional amounts settled monthly via debit order **OR** enrolment declined

Category	Payment behaviour	Specific Financial Conditions
CATEGORY 2: Non-Adherent Payment Plan Accounts	Payment Plan entered into but not adhered to, resulting in breach.	✓ Settlement of all prior-year balances before enrolment ✓ Credit check to confirm affordability ✓ Minimum 50% of annual tuition fees payable in advance ✓ Additional amounts settled monthly via debit order ✓ Tuition fees settled strictly in accordance with the approved payment plan
CATEGORY 3: Compliant but Financially Constrained Accounts	Revised payment plan prevents breach, but balance not settled by October **OR** repeated short payments (≥3) without formal plan requiring collection action.	✓ Settlement of all prior-year balances before enrolment ✓ Credit check to confirm affordability ✓ One term's tuition fees payable in advance ✓ Additional amounts settled monthly via debit order ✓ Tuition fees settled strictly in accordance with the approved payment plan
CATEGORY 4: Fully Compliant	Accounts maintained in good standing with full adherence to stipulated conditions.	✓ Standard enrolment terms apply for the subsequent academic year

73. Any default on specific financial conditions will result in a demand letter being issued, allowing for 5 (five) business days to settle the outstanding amount.
74. College will proceed with further collection processes, including possible legal action if the Fees and Additional Amounts are not settled.
75. The College reserves the right to exercise discretion in exceptional circumstances, provided that such discretion is applied consistently and is supported by appropriate documentation.

Procedure: Leavers

76. **Cancellation Fee**

76.1. The Parent must give the Head of the School

76.1.1. 4 (four) months advance written notice of their intention to withdraw a Student from the College's enrolment to avoid incurring a Cancellation Fee.

76.1.2. 6 (six) weeks' advance written notice of their intention to withdraw a Student from boarding only;

76.1.3. 4 (four) months' advance written notice of their intention to withdraw a Student from boarding and from the College.

If Finance or Admissions receives the notice telephonically, Finance and Admissions are to inform the Parent that an email must be sent to the Head of the School and the Head of Boarding (if applicable).

76.2. In the event of early termination of the Agreement, and without prejudice to its other remedies, the College will claim payment of all monies owing and, depending on the circumstances, a Cancellation Fee equivalent to:

76.2.1. one-third of the annual tuition fee if the Student is withdrawn from the College;

76.2.2. 6 (six) weeks of the annual boarding fee if the Student is withdrawn from boarding;

76.2.3. one-third of the annual boarding Fee if the Student is withdrawn from boarding and the College;

76.3. Where the Parent gives the College advance written notice of intention to withdraw a Student from the College's enrolment according to the provisions of point 76.1, the Parent will not be liable to pay any Cancellation Fee.

76.4. The Head of the School completes a Pupil Amendment Form, which details the date the form was completed, Student name, grade, School, date the student leaves the College, if the Cancellation Fee is applicable (only not applicable if 4 months' notice period is received from the Parent). The Pupil Amendment Form is sent to Admissions and Finance.

76.5. Admissions records the date the Student will leave on the School Administration system and Finance invoices the Cancellation Fee to the Student Fee Account.

76.6. The Tuition Fee is pro-rated for the period that the Student is at school.

76.7. The balance of the annual Capital Development Levy and Digital Learning and Innovation Levy becomes due on receipt of notice of intention to withdraw and will be invoiced to the Student Fee Account.

76.8. For leaver refunds, refer to clause 9: Refunds, in the Fees Booklet.

76.9. Provision of points 76.1 and 76.2 above will survive the annual expiration of the Annual Terms and Conditions for Enrolment.

76.10. **Leavers Collection Process**

76.10.1. Accounts in good standing

76.10.1.1. The Debtor's Department will follow up on outstanding amounts owing for leavers via emails and telephone calls.

76.10.1.2. If the Student Fee Account is not settled at the date of leaving the College, the parent has 20 (twenty) business days from the Student leaving the College to settle the account or enter into a payment plan.

76.10.1.3. If a payment arrangement is entered into, the College will collect the monies according to the Payment Plan.

76.10.1.4. If a payment arrangement has not been completed, the account will be handed over to our lawyers for collection. If the lawyers are unable to collect the amounts outstanding, the lawyers will proceed with legal action and/or credit listing.

76.10.1.5. If the payment arrangement is not adhered to, the account will be handed over to our lawyers for collection. If the lawyers are unable to collect the amounts outstanding, the lawyers will proceed with legal action and/or credit listing.

76.10.2. Accounts in breach

76.10.2.1. If the Student Fee Account is not settled at the date of leaving the College, the account will be handed over to our lawyers for collection.

76.10.2.2. If the lawyers are unable to collect the amounts outstanding, the lawyers will proceed with legal action and/or credit listing.

76.10.3. Any payments received for a sibling of a leaver will be allocated to the leaver Student Fee Account first until the account has been settled in full.

76.10.4. Deposit refund:

76.10.4.1. Where a deposit (e.g. Boarding, Foreign Citizen Fee) is held, the deposit will be first applied to the outstanding Student Fee Account. If applicable, the remaining balance will be refunded to the Parent 2 (two) months after the withdrawal date.

76.10.4.2. The Parent must provide a bank confirmation letter, not older than 3 (three months), informing the College in writing of the bank account into which the refund must be deposited.

Author: Head of Finance & Debtors Manager

16th Amendment approved by the College Executive: 22 July 2026