



## Pay by Payment Plan 2020

The College offers a monthly and fortnightly payment plan for the payment of fees for all students, except those students charged at the Overseas Students Tuition rate. **Payment plans do not rollover from year to year and a new plan must be established for each daughter prior to the commencement of each new College year.** Participants in the plan will be subject to a charge equal to 0.8 per cent of Tuition and Boarding Fees, where applicable.

Where you opt to pay using the payment plan, you will continue to receive invoices from the College as outlined in the [College Fees 2020 document](#) which will show payments made under the payment plan against the balance of your family account. Further customised invoices will not be issued.

After consideration of factors such as previous payment and dishonour history, the College reserves the right to exercise its discretion to exclude families from being eligible to sign up to the payment plan.

### PAYMENTS DUE UNDER EACH PLAN

#### Monthly or fortnightly equal payment plan instalments – January to October

A monthly or fortnightly payment plan is available for the payment of Tuition and Boarding Fees, if applicable, in equal instalments over ten months from 15 January to 15 October, or 21 fortnights from 15 January to 28 October. These equal instalments **cover the cost of Tuition and Boarding Fees only**. Refer to the table below for the monthly and fortnightly amounts by year group for 2020.

#### Final balancing payment for monthly and fortnightly payment plan – 15 November 2020

The final balancing payment for monthly and fortnightly plan participants is due on 15 November 2020. This payment is in addition to the equal instalments above, and is necessary to clear the outstanding balance, if any, on your family account at the conclusion of the plan year. Any outstanding balance at this time will include unpaid ancillary charges on your family account as these are not included in the equal payment plan instalment noted above. We are unable to estimate your daughter(s) annual ancillary charges as it is dependent on her year group, subject selection and number and nature of co-curricular activities chosen.

To avoid all ancillary charges falling due on 15 November 2020, we recommend ancillary charges be paid by one of the following methods during the year:

- Pay all ancillary charges shown on each invoice received in January, April, July and October upon receipt via the payments page on the College website; or
- Increase your equal payment plan instalments to incorporate your estimate of the total ancillary charges for the year. To do so, please contact the Finance Department **after** you have established your plan for 2020.

#### Payment of balance on December 2020 invoice

Your final payment under the payment plan on 15 November 2020 is due prior to the issuance of the December invoice which may include further ancillary charges not charged prior to your October invoice. You will be required to pay this invoice outside your plan arrangement, via the payments page on the College website or BPAY.

### PAYMENT PLAN CHARGE AND DISHONOUR FEES

Payment by plan incurs an additional charge of approximately 0.8 per cent of annual Tuition and Boarding Fees, if applicable, to offset the cost of the plan to the College. This charge is non-refundable, and the annual amount will appear on your April invoice, however the annual charge has been included in the equal period payments shown in the payment table.

In the event that any payment plan instalments are dishonoured during the plan year:

- an email warning will be sent by Finance on the first occurrence;
- \$35 dishonour fee will be added to your Family Account on the second occurrence;
- Following any further dishonours during the plan year you will be advised that you will be removed from the plan immediately.

Dishonour fees will be charged in addition to any fees you may be charged by your financial institution. If you are removed from the plan, or advised you are not eligible to participate, your fees are due on invoice by the due dates noted in the **College Fees 2020 document**. You will not be eligible to rejoin the plan in the current or future years without prior approval.

## PAYMENT PLAN EQUAL INSTALMENT AMOUNTS JANUARY TO OCTOBER 2020

The amounts due under the ten equal monthly and 21 equal fortnightly instalment amounts from January 2020 to October 2020 by year group are shown below. This table excludes the 11th and 22nd final plan payment respectively, taken on 15 November 2020 as the amount will vary by child and family and is therefore not able to be determined at this time. Where the due date of an instalment falls on a weekend or public holiday, the instalment amount will be debited on the next working day.

YEAR GROUP	2020 Annual fees	Periodic plan charge (note 1)	Total including charge	Ten equal monthly payments (note 2)	21 equal fortnightly payments (note 3)
KINDERGARTEN, YEAR 1, YEAR 2	\$21,300	\$170	\$21,470	\$2,147	\$1,023
YEARS 3 AND 4	\$23,940	\$190	\$24,130	\$2,413	\$1,150
YEARS 5 AND 6	\$24,755	\$200	\$24,955	\$2,496	\$1,189
YEARS 7 AND 8	\$31,125	\$250	\$31,375	\$3,138	\$1,495
YEARS 9 AND 10	\$32,215	\$260	\$32,475	\$3,248	\$1,547
YEARS 11 AND 12	\$33,645	\$270	\$33,915	\$3,392	\$1,615
BOARDING	\$28,667	\$230	\$28,897	\$2,890	\$1,377

Notes:

- (1) **The non-refundable** plan charge is calculated at approximately 0.8 per cent of annual Tuition and Boarding Fees, where applicable. The annual charge will appear on your April invoice but is paid over the ten or 21 instalments respectively.
- (2) **Ten equal** payments from 15 January to 15 October. This **excludes** the final plan payment on 15 November for any balance remaining on your Family Account.
- (3) **Twenty-one equal** payments from 15 January to 28 October. This **excludes** the final plan payment on 15 November for any balance remaining on your Family Account.
- (4) All payments have been rounded up to the whole dollar amount.

### 2020 Notes:

- There will be no fortnightly payment due on 11 November as the balance will be debited on 15 November
- The 2020 calendar timing is such that there will be 21 fortnights (2019 = 20 fortnights) accordingly **there will be three fortnightly instalments due on 2 September, 16 September and 30 September 2020.**

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## HOW TO ESTABLISH YOUR PAYMENT PLAN FOR 2020

### 1. Prior to establishing your plan

- For families new to the College in 2020, please email Finance at [finance@pymblelc.nsw.edu.au](mailto:finance@pymblelc.nsw.edu.au) for your BPAY reference number as this is required to establish your plan.
- Current College families must ensure the balance of your final 2019 Family Account has been paid in full.

### 2. Establishing your plan

Payment plans for 2020 are now available and are to be established online using the link below or via the 'Pay by Payment Plan' button on the payments page on the College website. These links will redirect you to the Westpac-hosted PayWay secure site for you to enter your bank details and accept the terms and conditions of the direct debit agreement. A copy of the agreement is included here for your reference.

When establishing your plan, please ensure:

- **Your plan is fully set up by Wednesday 15 January 2020 to ensure you can make the first instalment payment on 15 January 2020.**
- You establish a separate plan for each daughter (selected by year group) and an additional Boarding plan for each daughter, if applicable.
- You keep a copy of the Agreement for your records as it sets out your rights and obligations under this arrangement.

[Click here](#) to establish your plan.

## PAYMENT PLAN FAQs

### I have missed the 15 January 2020 date to establish my payment plan but still want to join – what should I do?

Contact [finance@pymblelc.nsw.edu.au](mailto:finance@pymblelc.nsw.edu.au) and we can advise whether you can still be accepted in the plan for 2020.

### How can I increase the equal instalments to cover estimated ancillary costs?

Following establishment of your plan as per the amounts noted in the 2020 payment plan table, and prior to the first plan amount being deducted, contact [finance@pymblelc.nsw.edu.au](mailto:finance@pymblelc.nsw.edu.au) to advise the amount you wish to increase each plan to. You will receive confirmation of this change for your records.

### Can I align the monthly or fortnightly payment plan dates to the due date of my credit card or salary payment date?

Following establishment of your plan per the amounts noted in the 2020 payment plan table, and prior to the first plan amount being deducted, contact [finance@pymblelc.nsw.edu.au](mailto:finance@pymblelc.nsw.edu.au) to advise the date you wish to change your deductions to. However, you will be unable to change the date of the final balancing payment on 15 November 2020. You will receive confirmation of this change for your records.

### How do I know if I have been accepted into the plan for 2020?

While acceptance into the plan is at the discretion of the College, you may assume that once your plan is set up you are eligible to participate unless contacted by Finance Department prior to your first payment plan date.

### If I am removed from the plan due to repeated dishonours will the annual plan charge be pro-rated?

The annual plan charge included in your April invoice is not refundable. If at any time during the plan year you are no longer eligible to participate, the full amount of the annual plan fee will remain owing, including the amount of the plan charge not yet paid by you at the time you are removed from the plan.

## CUSTOMER DIRECT DEBIT REQUEST (DDR) SERVICE AGREEMENT

This is your Direct Debit Service Agreement with Pymble Ladies' College (314011) 78 619 140 464. It explains what your obligations are when undertaking a Direct Debit arrangement with us. It also details what our obligations are to you as your Direct Debit provider.

Please keep this agreement for future reference. It forms part of the terms and conditions of your Direct Debit Request (DDR) and should be read in conjunction with your DDR authorisation.

## HOW TO CONTACT US

### Enquiries

You can contact us directly or alternatively contact your financial institution. These should be made at least seven working days prior to the next scheduled drawing date. You may contact us as follows:

Phone: +61 2 9855 7799 Email: [finance@pymblelc.nsw.edu.au](mailto:finance@pymblelc.nsw.edu.au)

Mail: Finance Department, PO Box 136, NORTH RYDE BC, NSW, Australia 1670

All communication addressed to us should include your Customer Number.

## DEFINITIONS

**account** means the account held at your financial institution from which we are authorised to arrange for funds to be debited.

**agreement** means this Direct Debit Request Service Agreement between you and us.

**banking day** means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.

**debit day** means the day that payment by you to us is due.

**debit payment** means a particular transaction where a debit is made.

**direct debit request** means the Direct Debit Request between us and you.

**us** or **we** means Pymble Ladies' College (314011), (the Debit User) you have authorised by requesting a Direct Debit Request.

**you** means the customer who has signed or authorised by other means the Direct Debit Request.

**your financial institution** means the financial institution nominated by you on the DDR at which the account is maintained.

## DEBITING YOUR ACCOUNT

By signing a Direct Debit Request or by providing us with a valid instruction, you have authorised us to arrange for funds to be debited from your account. You should refer to the Direct Debit Request and this agreement for the terms of the arrangement between us and you.

We will only arrange for funds to be debited from your account as authorised in the Direct Debit Request.

**or**

We will only arrange for funds to be debited from your account if we have sent to the address nominated by you in the Direct Debit Request, a billing advice which specifies the amount payable by you to us and when it is due.

If the debit day falls on a day that is not a banking day, we may direct your financial institution to debit your account on the following banking day. If you are unsure about which day your account has or will be debited you should ask your financial institution.

## AMENDMENTS BY US

We may need to make changes to the Agreement or a Direct Debit Request. If we do, we will give you notice in writing as **soon as reasonably possible** (which may be before or after the change is made) unless we believe the change is unfavourable to you in which case we will give you at least **30 days' notice**.

### Amendments by you

You may change\*, stop or defer a debit payment, or terminate this agreement by providing us with at least 7 days notification by writing to:

Finance Department

PO Box 136

NORTH RYDE BC, NSW, Australia 1670

**or**

by telephoning us on +61 2 9855 7799 during business hours;

**or**

arranging it through your own financial institution, which is required to act promptly on your instructions.

\*Note: in relation to the above reference to 'change', your financial institution may 'change' your debit payment only to the extent of advising us – Pymble Ladies' College (314011) – of your new account details.

## YOUR OBLIGATIONS

It is your responsibility to ensure that there are sufficient clear funds available in your account to allow a debit payment to be made in accordance with the Direct Debit Request.

If there are insufficient clear funds in your account to meet a debit payment:

- you may be charged a fee and/or interest by your financial institution;
- you may also incur fees or charges imposed or incurred by us; and
- you must arrange for the debit payment to be made by another method or arrange for sufficient clear funds to be in your account by an agreed time so that we can process the debit payment.

You should check your account statement to verify that the amounts debited from your account are correct.

## DISPUTE

If you believe that there has been an error in debiting your account, you should notify us directly on +61 2 9855 7799 and confirm that notice in writing with us as soon as possible so that we can resolve your query more quickly. Alternatively, you can take it up directly with your financial institution.

If we conclude as a result of our investigations that your account has been incorrectly debited we will respond to your query by arranging for your financial institution to adjust your account (including interest and charges) accordingly. We will also notify you in writing of the amount by which your account has been adjusted.

If we conclude as a result of our investigations that your account has not been incorrectly debited we will respond to your query by providing you with reasons and any evidence for this finding in writing.

## ACCOUNTS

You should check:

- with your financial institution whether direct debiting is available from your account as direct debiting is not available on all accounts offered by financial institutions.
- your account details which you have provided to us are correct by checking them against a recent account statement; and
- with your financial institution before completing the Direct Debit Request if you have any queries about how to complete the Direct Debit Request.

## CONFIDENTIALITY

We will keep any information (including your account details) in your Direct Debit Request confidential. We will make reasonable efforts to keep any such information that we have about you secure and to ensure that any of our employees or agents who have access to information about you do not make any unauthorised use, modification, reproduction or disclosure of that information.

We will only disclose information that we have about you:

- to the extent specifically required by law; or
- for the purposes of this agreement (including disclosing information in connection with any query or claim).

## NOTICE

If you wish to notify us in writing about anything relating to this agreement, you should write to:

Pymble Ladies' College  
Finance Department  
PO Box 136  
North Ryde BC, NSW, Australia 1670

We will notify you by sending a notice in the ordinary post to the address you have given us in the Direct Debit Request. Any notice will be deemed to have been received on the third banking day after posting.