



Pay by Payment Plan 2022

The College offers a monthly and fortnightly payment plan for the payment of Tuition and Boarding Fees for all students, except those students charged at the Overseas Students Tuition rate.

If you have a current payment plan for daughter(s) currently at the College in place for the 2021 year, your plan **will automatically continue into 2022** until either your daughter(s) completes Year 12, or you advise us in writing that you wish to cease or amend your payment plan agreement with us. If you have a new daughter commencing in 2022 you will be required to establish a new plan for your incoming daughter.

If you wish to establish a payment plan for the first time in 2022, a new plan must be established for each daughter via the 'Payment' page on the College website.

PAYMENTS DUE UNDER EACH PLAN FOR 2022

Equal monthly or fortnightly payment plan instalments – January to October

A monthly or fortnightly payment plan is available in equal instalments over ten months from 15 January to 15 October, or 21 fortnights from 15 January to 21 October. These equal instalments cover the cost of Tuition and Boarding Fees (if applicable) only. Refer to the table for the monthly and fortnightly amounts by year group for 2022.

Balancing payments for monthly and fortnightly payment plan – November and December

- 15 November 2022 (outstanding balance including October invoice charges); and
- 15 December 2022 (December invoice charges, if any.)

These payments are in addition to the equal instalments above and will only be charged if you have an outstanding balance on your family account on the applicable dates. These amounts, if any, will include unpaid ancillary charges on your family account as these are not included in the equal payment plan instalments 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 the balancing payment dates we recommend ancillary charges are paid via the payments page on the College website upon receipt of invoice when received prior to the commencement of Terms 1-4.

PAYMENT PLAN CHARGE AND DISHONOUR FEES

There is no additional cost to participate in the payment plan, other than applicable credit card surcharges should you wish to pay by credit card. Credit card payments incur a surcharge of 1.4 per cent for Visa and Mastercard, 2.145 per cent for American Express and 1.76 per cent for Union Pay. There are no fees or surcharges for direct debit payments from an eligible bank account.

In the event 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. Any balance outstanding at that time will become immediately payable. Subsequent invoices will be payable by the due date noted in the [College Fees 2022 document](#).
- Dishonour fees will be charged in addition to any fees you may be charged by your financial institution. 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 2022

YEAR GROUP	Annual Tuition Fee \$	Monthly (1) \$	Fortnightly (2) \$
KINDERGARTEN, YEAR 1, YEAR 2	\$23,933	\$2,394	\$1,140
YEARS 3 AND 4	\$26,444	\$2,645	\$1,260
YEARS 5 AND 6 (INCLUDING IT LEVY)	\$27,694	\$2,770	\$1,319
YEAR 7 (INCLUDING IT LEVY)	\$34,330	\$3,433	\$1,635
YEAR 8	\$33,730	\$3,373	\$1,607
YEARS 9 AND 10	\$34,558	\$3,456	\$1,646
YEARS 11 AND 12	\$35,005	\$3,501	\$1,667
BOARDING	\$29,970	\$2,997	\$1,428

NOTES

- (1) **Monthly: Ten** equal payments from 15 January to 15 October.
- (2) **Fortnightly: Twenty-one** equal payments from 15 January to 21 October. The 2022 calendar timing is such that there will be three fortnightly instalments due in July 2022 on 1 July, 15 July and 29 July.
- (3) Monthly and Fortnightly equal payments **exclude** the final plan payment on 15 November and 15 December for any balance remaining on your Family Account.
- (4) All payments have been rounded up to the whole dollar amount.
- (5) Refer to College Fees document for details of the compulsory IT Levy for Years 5 to 7, 2022.
- (6) 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.

PAYMENT PLAN TERMS AND CONDITIONS

- 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. These families are required to pay fees on invoice.
- Where you opt to pay using the payment plan, you will continue to receive invoices from the College as outlined in the [College Fees 2022 document](#), which will show payments you have made under the payment plan against the balance of your family account. Further customised invoices will not be issued.
- Payment plans will rollover from the 2021 school year to 2022 and thereafter unless Finance are advised in writing to cancel the plan by 31 December of each year.



ESTABLISHING A NEW PAYMENT PLAN FOR THE FIRST TIME IN 2022

Note: Instructions for establishing a new plan are only applicable to those families without an existing plan for 2021 or those current families with a new daughter commencing in 2022.

1. Prior to establishing your plan for 2022

- For families new to the College, please email Finance at finance@pymblelc.nsw.edu.au for your BPAY and Family Reference Number, as these are required to establish your plan.
- Current College families signing up to the payment plan for the first time must ensure the balance of your final 2021 Family Account has been paid in full prior to establishing a new plan

2. Establishing your plan

If you have not previously established a payment plan, please use 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 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 12 January 2022 to ensure you can make the first instalment payment on 15 January 2022.
- You establish a separate plan for each daughter (selected by year group) and an additional Boarding plan, if applicable, for each daughter.
- 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 12 January 2022 date to establish my payment plan but still want to participate – is this possible?

Contact finance@pymblelc.nsw.edu.au and we can advise whether you can still be accepted in the plan for 2022.

Can I increase the equal instalments to cover estimated ancillary costs?

Following establishment of your plan as per the amounts noted in the 2022 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 2022 payment plan table, and prior to the first plan amount being deducted on 12 January, contact finance@pymblelc.nsw.edu.au to advise the date you wish to change your deductions to. You will, however, be unable to change the date of the final balancing payments. You will receive confirmation of this change for your records.

How do I know if I have been accepted into the plan for 2022?

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.

I no longer wish to participate in the plan as my daughter is leaving the school either during or at the end of the school year, how do I stop my plan payments?

You must email finance@pymblelc.nsw.edu.au stating the date of the change or withdrawal. Please note that a balancing payment maybe required if your accumulated payments to date are insufficient to pay the outstanding balance on your account. You will receive email confirmation of this change for your records.



CUSTOMER DIRECT DEBIT REQUEST (DDR) SERVICE AGREEMENT

This is your Direct Debit Service Agreement with Pymble Ladies' College (314011) ABN 75 645 100 670. 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.

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 vary any details of this Agreement or a Direct Debit Request. If we do, we will give you at least fourteen (14) days written notice sent to the preferred email or address you have given us in the Direct Debit Request.

AMENDMENTS BY YOU

You can

- (a) cancel or suspend the Direct Debit Report; or
- (b) change, stop or defer an individual debit payment at any time by giving at least 7 days' notice 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.

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:

- (a) you may be charged a fee and/or interest by your financial institution.
- (b) we may charge you reasonable costs incurred by us on account of there being insufficient funds; and
- (c) 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 + 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 contact your financial institution for assistance.

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 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:

- (a) 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.
- (b) your account details which you have provided to us are correct by checking them against a recent account statement; and
- (c) with your financial institution before completing the Direct Debit Request if you have any queries about how to complete the Direct Debit Request.

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.

CONFIDENTIALITY

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).

CONTACTING EACH OTHER

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

Email: finance@pymblelc.nsw.edu.au

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

- You may telephone us on + 61 2 9855 7799 during business hours.
- All communication addressed to us should include your Customer Number .
- We will notify you by sending a notice to the preferred address or email you have given us in the Direct Debit Request. Any notice will be deemed to have been received on the second banking day after sending.