



Pay by payment plan

Monthly or fortnightly payment plan instalments

A monthly or fortnightly payment plan is available for the payment of tuition fees in equal instalments over ten months from 15 February to 15 November, or 20 fortnights from 15 February to 8 November. These equal instalments *cover the cost of tuition fees only*. Payment by plan incurs an additional cost of approximately 0.8 per cent of each payment amount to offset the cost of the plan to the College.

Where you opt to pay using the payment plan, you will continue to receive invoices from the College as outlined in the [College Fees 2019 document](#) which will show payments made under the payment plan against tuition fees. Further invoices will not be issued.

Final payment of payment plan

A final payment is due on 30 November each year, taking the total number of instalments to 11 for monthly plans and 21 for fortnightly plans, as payment for the outstanding balance, if any, on your Family Account at the conclusion of the plan.

This additional payment comprises payment for ancillary charges such as Co-curricular sport and activities and faculty materials supplied to students. We therefore cannot estimate the amount of this final payment as it will vary by student and family. *To avoid all ancillary charges incurred for the year being due at the time of your final payment, we recommend you pay the non-tuition amounts shown on each invoice upon receipt of invoice.* Should you wish to vary your payment plan to incorporate an estimate of these amounts, please contact the Finance Department after you have established your plan.

Monthly and fortnightly payment plan schedule for 2019

	Annual fee	Periodic plan charge (note 1)	Total charge	Monthly payments (note 2)	Fortnightly payments (note 3)
	\$	\$	\$	\$	\$
KINDERGARTEN, YEAR 1, YEAR 2	20,500	160	20,660	2,066	1,033
YEAR 3 AND YEAR 4	23,040	180	23,220	2,322	1,161
YEAR 5 AND YEAR 6	23,825	190	24,015	2,402	1,201
YEAR 7 AND YEAR 8	29,955	240	30,195	3,020	1,510
YEAR 9 AND YEAR 10	31,005	250	31,255	3,126	1,563
YEAR 11 AND YEAR 12	32,375	260	32,635	3,264	1,632
BOARDING	27,591	220	27,811	2,781	1,391

Note:

(1) The plan charge is calculated at approximately 0.8 per cent of tuition fees

(2) **Eleven** payments from 15 February to 15 November; ten months being the standard amount, as per the schedule above, and 30 November amount being for any balance remaining on your Family Account.

(3) **Twenty-one** payments from 15 February to 30 November; with 15 February to 8 November being the standard amount for 20 fortnights, as per the schedule above, and 30 November being for any balance remaining on your Family Account. Note there is no payment due on 22 November.



Establishing your payment plan

Payment plans for 2019 are now available and must be established online using the link below or via the Pay by Payment Plan button on the Payments page on the College website. The link 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 Friday 1 February 2019 to ensure you are able to make the first instalment payment on 15 February 2019.
- For new 2019 families, please email the Finance Department for your BPAY reference number which is required to establish your plan on the PayWay site.
- You establish a separate plan for each daughter (selected by Year Level) 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.

If you experience any difficulties establishing payment plans, or have any questions, please contact the Finance Department by email finance@pymblelc.nsw.edu.au and a staff member will contact you. Alternatively, you can contact the College on 9855 7799 and ask to be connected to the Finance Office.



Direct Debit Request Service Agreement

Pymble Ladies' College, Avon Road, Pymble, NSW, 2073

You have entered or are about to enter into an arrangement under which you make payments to us. Those payments will be made by use of the Direct Debit System.

This agreement sets out the terms on which we accept and act under a Direct Debit Request ("your Direct Debit Request"). You give us authorisation to debit amounts from your account under the Direct Debit System. It is additional to the arrangement under which you make payments to us.

Please ensure you keep a copy of this agreement as it sets out certain rights you have against us and certain obligations you have to us as a consequence of giving us your Direct Debit Request.

When we are bound by this agreement

We agree to be bound by this agreement when you complete with the particulars we need to draw an amount under it.

What we agree and what we can do

We will only draw money from your account as authorised by you in your Direct Debit Request.

We will give you a statement at the start of each term and upon the conclusion of the academic year and this will include transactions processed under your Direct Debit Request.

On giving you at least 14 days' notice, we may:

- Change our procedures in this agreement;
- Change the terms of your Direct Debit Request; or
- Cancel your Direct Debit Request.

You may ask us to cancel your Direct Debit Request by notifying the Finance Department in writing or by email to Finance@pymblelc.nsw.edu.au at least seven days before the date of the proposed change. The notification must include your Family Reference Number.

You may dispute any amount we draw under your Direct Debit Request by email to the Finance Department.

We will deal with any dispute under this agreement by investigating the circumstances; discussing the circumstances and possible resolutions with you to arrive at a reasonable and positive solution for you and us, in a timely manner.

If the day on which you must make any payment to us is not a business day, we will draw on your account under your Direct Debit Request on the next business day.

If your financial institution rejects any attempts to draw an amount in accordance with your Direct Debit Request, our system will automatically attempt to draw the amount three days later.

We will not disclose to any person any information you give us on your Direct Debit Request, which is not generally available, unless:

You dispute any amount we draw under your Direct Debit Request and we need to disclose any information relating to your Direct Debit Request or to any amount we draw under it to the financial institution at which your account is held or the financial institution which sponsors our use of the Direct Debit System or both;

You consent to that disclosure; or

We are required to disclose that information by law.

What you should consider

Not all accounts held with a financial institution are available to be drawn on under the Direct Debit System.

Before you complete your Direct Debit Request, it is best to check account details against a recent statement from your financial institution to ensure the details on your Direct Debit Request are completed correctly.



Pymble Ladies' College

It is your responsibility to ensure there are sufficient cleared funds available in your account to allow a debit payment to be made in accordance with your Direct Debit Request, and to ensure the funds are cleared by your financial institution by the due date.

If there are insufficient funds in your account to meet a debit payment you may be charged a fee and/or interest by your financial institution and you may also incur fees or charges imposed or incurred by us.

We request you to direct:

All requests to stop or cancel your Direct Debit Request to the Finance Department in writing or email to finance@pymblelc.nsw.edu.au; and

All enquiries relating to any dispute under this agreement to our Finance Department in writing or email to finance@pymblelc.nsw.edu.au or your Financial Institution.