



## **Boston College Direct Debit Policy 2016/17**

Learner fees may be paid in instalments providing that:

- 1st instalment is 20% of the tuition fees plus all exam/registration/materials fees and is paid at enrolment.
- Tuition fees are in excess of £300 and course has a duration of at least 13 weeks.
- The debtor has a UK bank account and that fees can be collected from this bank account.
- Bank account details and a signed Direct Debit mandate are supplied at enrolment.
- Learner / Debtor has no outstanding balance of fees from any previous year.
- Debtor does not have, or is not in the process of an Individual Voluntary Arrangement (IVA)
- Debtor has not defaulted on instalment arrangements in any previous years
- The number of instalments available is dependent upon the date of commencement / enrolment and the length of the course intended to study.

### ***Terms and conditions***

1. Where learners withdraw from their programme full course fees remain liable to the debtor.
2. Instalment arrangements are not available for overseas learners, sponsors or employers, or learners without a UK bank account from which direct debit payments can be collected.
3. Fees will be collected on 1st of the month (or the next working day)
4. Fees charged will be for the current academic year only. For the majority of courses lasting more than 1 year, fees will be charged at the start of each academic year.
5. Where Boston College is unable to collect payment from the debtor's bank account, the full balance of fees becomes due for immediate payment.
6. Where a direct debit payment is refused by the debtor's bank, an administration fee of £35 will be added to any outstanding fees.

7. Any debtor who will experience difficulty in making a payment must contact the Registry Manager or the Funding and Registry Data Manager, Boston College, Skirbeck Road, Boston, PE21 6JF - telephone 01205 365701 immediately.
8. Boston College reserves the right to withhold certification for learners who have an outstanding balance of fees.
9. If the College is unable to collect an instalment payment from the debtor's bank account the learner may be asked to leave their programme and the debtor will remain liable for payment of any outstanding fees due to the College.
10. Boston College is prepared to take legal action where necessary to recover debts from debtors who do not adhere to payment arrangements and / or who fail to respond to correspondence from Boston College. This could result in a County Court judgement against the debtor.

NB All County Court costs will be added to the balance due.

Any learner who changes address must notify Registry, without delay, of their new address. Any learners whose bank details change must notify the Finance department, without delay.

## The Direct Debit Guarantee

- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits
- If there are any changes to the amount, date or frequency of your Direct Debit Boston College will notify you 5 working days in advance of your account being debited or as otherwise agreed. If you request Boston College to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by Boston College or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society
  - If you receive a refund you are not entitled to, you must pay it back when Boston College asks you to
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

