



DEBTORS' POLICY

This policy is to be read in conjunction with the policies and principles that form part of the Vision and Mission and Code of Conduct of the School and are governed by the School's rules and regulations. It is recorded that this policy serves solely as a guideline, the School having the sole discretion to deviate therefrom when circumstances necessitate same.

1. The purpose of this policy is to standardise the procedures for the collection of outstanding accounts.
2. The Redhill School Fee Schedule is published annually, usually in term two.

The methods of payment (billing cycle) available to the Parents/Legal Guardians/Third Parties are:

- 2.1 Annual Tuition Fees paid in full by 31 December of the preceding year;
 - 2.2 Annual Tuition Fees paid in full by 31 January of the current academic year. Should the annual tuition fees not be received on time, Redhill may, at its sole discretion, exercise its right to reverse annual fees and raise the fees at the monthly rate;
 - 2.3 Termly fees are to be paid in advance prior to or on the first school day of each term. Should termly payments not be received on time, Redhill may, at its sole discretion, exercise its right to reverse termly fees and raise the fees at the monthly rate;
 - 2.4 10 (Ten) equal monthly payments (before the last working day of each month commencing January and ending in October of the current academic year). All tuition fees are to be paid in full by no later than 31 October of each year.
3. The default method of payment is monthly. If no payment method is selected, invoices will be raised on a monthly basis. Termly fees are to be paid in advance on or prior to the first school day of each term.
 4. Fees in respect of additional goods/services (e.g. exam fees, stationery, books, subject levies, school equipment, developmental education/therapy) are payable at the end of the month in which they are charged. Redhill may, at times, require upfront payment/s for certain additional fees.

5. ***Under no circumstances will Students be permitted to attend optional tours, courses, workshops etc. unless all fees, including fees for additional goods/services are paid up in full. This includes student/s in Grade 12 who will not be entitled to attend the Matric Dance. In addition, no sibling will be entitled to be enrolled at the School unless all outstanding fees have been paid in full on or before 31 October in the year preceding the date of requested enrolment of such sibling.***
6. Redhill School has the right to charge interest on any fees or monies owing by a Parent/Legal Guardian/Third Party and not paid on or before the due date. Interest will be charged at the maximum rate prescribed from time to time in terms of the National Credit Act No. 3 of 2005 (NCA), or such lesser rate as Redhill may determine from time to time, at its sole discretion. Interest not paid to Redhill by the last day of the month in respect of which such interest accrues, will bear further interest at the same rate. In addition to interest, Redhill will be entitled to recover from the Parent/Legal Guardian/Third Party default administration costs and collection costs, as contemplated in the NCA, including legal costs on the attorney and client scale and collection commission to the extent permitted by the NCA.
7. No cash payments will be accepted at Redhill School. Cash payments can be done at any branch of Standard Bank, in which case the Parent/Legal Guardian/Third Party will be liable for the cash deposit fee.
8. Students are required to be re-registered at Redhill School on an annual basis. Students may not attend School and their names may be removed from class lists unless the appropriate Digital Re-registration Procedure is completed, prior to the Student commencing school. Any outstanding fees from the previous year must be settled in full prior to re-registration of a student for the new academic year.
9. The usual procedures for collection are as set out below:
 - 9.1 Parents/Legal Guardians/Third Parties will be invoiced for fees in accordance with the elected billing cycle and statements will be emailed to them to the chosen address selected by the Parent/Legal Guardian/Third Party on the Redhill School Administrative System;
 - 9.2 If the arrears position at any point exceeds an equivalent of two months' fees, and the arrears are not settled within 20 (twenty) business days' notice to the Parents/Legal Guardian/Third Parties, this constitutes a material breach of the Contract of Enrolment, entitling the School to cancel the Contract of Enrolment;
 - 9.3 If there is history of poor payment and ongoing difficulties in collecting fees or other charges on the account, the School may in its sole and absolute discretion terminate the Contract of Enrolment;
 - 9.4 As part of the collection process, the Finance Department may contact the Parent/Legal Guardian/Third Party via SMS and/or WhatsApp and/or email and/or telephone alternatively any other means in order to request payment of outstanding fees;
 - 9.5 The Accounts Department may send an SMS to the Parent/Legal Guardian/Third Party requesting payment to be made within 5 (five) days;

- 9.6 If an account is outstanding for 5 (five) days, the Finance Department may send an SMS and/or WhatsApp and/or email, giving the Parent/Legal Guardian/Third Party a reminder that the account is unpaid;
- 9.7 Should the account remain unpaid for a 10 day period, the School has the right to place the Parent/Legal Guardian/Third Party in breach of the Contract of Enrolment. In this event, the School may send the Parent/Legal Guardian/Third Party a breach letter in terms of the Consumer Protection Act No. 68 of 2008 affording the Parent/Legal Guardian/Third Party 20 (twenty) business days to settle their outstanding indebtedness, failing which the Contract of Enrolment may be cancelled and that alternative arrangements should be made for the education of the Student/Students in question;
- 9.8 Once the contract has been terminated:
 - 9.8.1 The Student/Students cannot be guaranteed a place at Redhill School and the Parent/Legal Guardian/Third Party may have to re-apply for a position for the Student/Students, and should such application be successful, will have to re-enrol their child/children at the School in accordance with usual admission and enrolment standard operating procedures;
 - 9.8.2 The outstanding account may be handed over to either a debt collection agency or to attorneys for collection. Parents/Legal Guardians/Third Parties may be default listed with the various credit bureaux. Parents are reminded that, as a result of their breach, they remain liable for full term's fees (including additional fees) in lieu of notice.
 - 9.8.3 Should a student be re-enrolled, then same will be solely at the discretion of Redhill School as to what will constitute the terms and conditions of such re-enrolment.
10. Collections will be allocated against the account in the following order:
 - 10.1 Legal fees (including collection commission charged at the applicable rate);
 - 10.2 Interest (charged at the rate referred to above);
 - 10.3 Tuition fees;
 - 10.4 Additional fees (stationery, books, subject levies, school equipment, developmental education/therapy; etc.).
11. Credit balances on the account of a Student/Students who has/have left the School will be refunded to the person(s) responsible for the account within a reasonable time period, provided that the person(s) responsible for the account has written to the School requesting a refund and providing bank details for such refund to be processed. Should the Parent/Legal Guardian/Third Party of a student/students who have left the School not have requested a refund and provided banking details for such refund for a period of 6 (six) months after the Student/Students has/have left the School, such failure shall constitute the Parent/Legal Guardian/Third Party consent to such monies being donated to the School and on request by the Parent/Legal Guardian/Third Party, a section 18A certificate may be issued by the School.

REVIEW OF POLICY

This policy may be reviewed from time to time.