



## **Payment Contract (Updated for 2020)**

As a customer of Stepping Stones Education you are hereby required to read and agree to the Terms and Conditions contained within this document. The following document outlines the expected Terms and Conditions that must be agreed to in order to receive our services.

Enrolment is not possible unless you agree to the Terms and Conditions in this document set out.

The following document outlines:

### **Payment Policy Terms and Conditions**

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- (aii) Payment
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*Stepping Stones Education reserves the right to change or amend terms within the document at any notice.*

# Payment Policy Terms and Conditions

## *a. Pricing Information*

### (ai) Semester Payments

All invoices are issued for the next Semester (8 weeks) in **advance**.

Please view the following dates below, as they contain the dates for each semester and list the due dates for the invoice of the next semester.

Semester	Weeks	Beginning of the Semester	Ending of the Semester	Payment Due-Date for Semester
1	8	18 November 2019	12 January 2020	<b>18 November 2020</b>
2	8	13 January 2020	8 March 2020	<b>13 January 2020</b>
3	8	9 March 2020	3 May 2020	<b>9 March 2020</b>
4	8	4 May 2020	28 June 2020	<b>4 May 2020</b>
5	8	29 June 2020	23 August 2020	<b>29 June 2020</b>
6	8	24 August 2020	18 October 2020	<b>24 August 2020</b>
7	4	19 October 2020	15 November 2020	<b>19 October 2020</b>
<b>Total</b>	52 Weeks			

### (aii) Payment

You are obligated to pay \$528 (inc. GST) **per subject enrolment** each Semester prior to the due date.

This payment includes EIGHT lessons **per subject**.

ALL invoices must be paid in full by the allocated due date. We do not accept payments per week, lesson, or any other partial payment agreement.

(a) Lesson Frequency

All lessons are billed at a rate of **\$66 per lesson** (inc. GST) where each lesson's duration is **two hours**. Classes are held **weekly**.

If extra lessons are scheduled and/or attended during a Semester, the fees will be added to the following Semester's outstanding amount.

Please note that rates for Year 12 Classes may vary.

(b) Holiday Policy

Stepping Stones Education operates every week of the year. This means that there is an expectation to attend classes every week of the year.

If you decide to take a personal holiday or miss classes for an extended period of time, you must notify us through the absent request form found at

[www.ssedu.com.au/absent-form](http://www.ssedu.com.au/absent-form). More details can be found in **clause (c)**.

## *b. Payment Instructions*

### (bi) Invoice Statement

An electronic copy of the invoice for the Semester will be emailed to the elected primary contact.

### (bii) Payment Options

#### ***Bank Transfer***

To Pay by Bank Transfer:

- Payee Name: SSEDU TRUST
- Bank: St George Bank
- BSB: 112-879
- Acc: 422 522 466
- Payee Email: admin@ssedu.com.au
- **Description: [INVOICE NUMBER]**

You must include the invoice number or the full student name in the description of the bank transfer.

#### ***Card Payment***

In the email which contains your invoice, there is a link which will allow you to pay via Card Online. Simply click that link and follow the prompts. There is no extra surcharge for using this method. Please contact us directly if you need assistance.

#### ***Fortnightly AutoPay Direct Debit***

If you would like to pay fortnightly, we now offer a direct debit option. Upon enrolment, please inform the member of staff that you would like to choose this payment option. There is no extra surcharge for using this method.

By paying fortnightly you are still bound by our Semester enrolment program and will cancellation of the direct debit is subject to completion of an existing enrolled Semester.

### (biii) Receipts

Invoice receipts are available upon request, please contact a staff member to have this organised for you.

## *c. Credit/Refund*

### (ci) Credit or Refund

By paying the semester fees for a class at Stepping Stones Education you agree to attend all lessons schedule in the period, whereby missed lessons do not grant entitlement for a refund or credit.

A credit is defined as providing a \$66 (inc. GST) deduction **per missed lesson** that meets the requirements of **clause (cii)** to the next Semester's invoice.

Stepping Stones Education reserves the right to not provide a credit or refund for missed lessons that do not meet the requirements of **clause (cii)**.

A cash refund is defined as providing the client with a cash refund of any outstanding credits.

All additional change/approved missed lessons/etc. are defaulted to credit to next invoices. A refund must be specifically asked for.

### (cii) Missed Lessons

Credit will only be considered if we have received an absent request form and that request has been approved by a staff member. This form can be found at <https://www.ssedu.com.au/absent-form/> .

Further information regarding our absenteeism policy can be found on our online absent form under 'Frequently Asked Questions (FAQ) – Please Read'.

If payment has been received and the student has missed the lesson there are three scenarios whereby we will provide *credit to the next Semesters invoice*.

If an absent request is not approved, this implies that a credit or refund will not be granted for the missed lesson.

#### **Scenario 1: Sickness or Illness**

A request for absence for illness must be made within **3 working days** of the missed lesson. A valid request includes a clear description of the reason of absence, a medical certificate and any other supporting documentation.

#### **Scenario 2: Attending School Events, Family Events, Extra-Curricular Activities, Personal Events.**

A request for absence for upcoming events that clash with a scheduled lesson must be made **14 working days** in advance. A valid request includes a clear description of the reason of absence and any other supporting documentation.

#### **Scenario 3: Holidays**

We recommend that holiday notice be provided as soon as possible as extended leave from classes must be planned and arranged for, we require a minimum notice of **14 working days**. A valid request for absence includes a clear description of the reason of absence and other supporting documentation.

#### *d. Overdue Payments*

##### (di) Non-Payment

As a client of Stepping Stones Education, you are required to pay all invoices by the Payment Due Dates listed in **clause (ai)** which are clearly listed at the top of all issued invoices.

In the event where the outstanding invoice amount is not paid by the due date listed, Stepping Stones Education reserves the right to restrict the student from attending future lessons.

##### Procedure for handling outstanding debts

- (1) Stepping Stones Education reserves the right to assign outstanding debts to third party debt collection agencies for debts at our discretion. Your contact information and all information regarding outstanding fees will be provided to the relevant third parties to claim the debt on Stepping Stones Education behalf.
- (2) Stepping Stones Education also reserves the right to pursue all outstanding debts through any legal means necessary if we deem that debt to be unrecoverable through our normal processes.
- (3) You agree that you will be liable for an administration fee of \$20 + The Outstanding Debt + Legal Fees

##### (diii) Legal Fees

In the scenario where there are disputes regarding payment which incur legal fees, Stepping Stones Education may place obligation on you, the signee of this contract, to financially cover any and all legal costs.

## *e. Unenrollment Procedure*

### (ei) Unenrolment Procedure

In the case of unenrollment, you will be liable for all lessons attended. We will place obligation on you to pay any outstanding debts for lessons attended.

Only once all outstanding financial obligations to Stepping Stones Education are satisfied it is only then that the student will be unenrolled from his/her course.

### (eii) Refund due to unenrollment

Stepping Stones Education will provide a full credit refund for any unenrolment within 30 days of enrolment. For any student that unenrols after 30 days of initial enrolment no refund or credit will be granted unless **clause (cii)** is applicable.

Upon unenrollment you must provide your bank account details necessary for Stepping Stones Education to issue you your refund.

If you fail to claim your refund within 30 days of the unenrollment, then you will forfeit any claim to a refund.