



Paying course fees by instalments (direct debit form to be completed)

TERMS AND CONDITIONS OF TRADING

Academic Courses 2020/2021

These terms and conditions apply to all debts incurred with Totton College

The term, 'the College' shall mean Nacro (a registered charity No 226171 and company no.00203583) trading as 'Totton College' whose registered office is situate at Walkden House, 16-17 Devonshire Square, London EX2M 4SQ

General

1. All fees become due at enrolment; however the College recognises that some students may be unable to pay their fees in full at enrolment. Permanent UK and EU citizens with 3 years or more residency in an appropriate EEA country may be entitled to pay by instalments where they are enrolling onto a course which lasts 10 weeks or more and their total course fees exceed £300.

All instalment payers will be asked to complete a standing order or direct debit as a condition of acceptance onto an instalment plan. Students should therefore ensure that they are in possession of their bank details when they attend the college to enrol

2. If any fees that remain outstanding beyond the due date for settlement may prejudice your continuance on the course, entry for an exam and the award of any certificates.
3. All outstanding fees are to be paid up in full before you can progress onto the next year of your course or a new course at the College.
4. Learners who do not pay their fees may be referred to a debt collection agency, as set out in the College's Debt Recovery Procedures. If the debt is unpaid and recovery is made through the Courts, an additional charge will be incurred.
5. The College reserves the right to offset any payments received from You against other outstanding fees and charges that You may owe to College
6. All payments received will be offset against non-tuition fee charges in the first instance.
7. **IMPORTANT** – If you have taken out an Advance Learning Loan to pay for your fees and you withdraw from your course after the commencement date, you will be liable for the outstanding fees. This is because the Student Loans Company will cease making payments to the college. In these circumstances we will assess your case individually to confirm the amount that needs to be paid.
8. Where attendances are made, all course related expenditure is due in full and is non-refundable.
9. All charges for Educational Visits must be paid in full to the Information centre or Finance Office by the due date prior to each visit.
Payment of tuition fees

- 10.** Payment of all amounts outstanding must be made to the Information Centre or Finance Office, either by post, in person, or credit/debit card.
- 11.** Payment may only be made by instalments if the student is personally liable for the fees and will not be reimbursed by another party.
- 12.** Instalment agreements will only be made where the tuition fee exceeds £300.00 and will be collected via direct debit.
- 13.** Instalment arrangements are not available for:
 - a.** International students
 - b.** Students who are sponsored by an Employer or other organisations

Non-payment of fees

- 14.** Continued attendance upon a course of study is dependent upon payment of fees.
- 15.** Non-payment of fees or failure to agree suitable terms of payment may result in
 - examination entries not being processed;
 - examination certificates not being released;
 - physical access to the course being denied;
 - access to work placements (forming part of the programme) being prevented

Your responsibilities

- 16.** It is your responsibility to ensure that sufficient funds are available in your account. The College will not accept any liability for any bank charges you incur.
- 17.** If you think you may experience difficulty in making a payment, you must contact us as soon as possible.
- 18.** You must notify the College of any change of address.

The College Refunds Policy

- 19.** The College has a 'no refunds' policy, however, refunds may be considered if any of the following circumstances exist:
 - The college terminates a course which has already started
 - The college is not able to provide an advertised course
 - The college changes the time or location of a course from that advertised
 - The college cancels an examination
 - The college recommends a student transfers to a course with a lower fee
 - The college has overcharged a student or assessed their fees incorrectly
 - Medical conditions, certified by appropriate medical professionals, resulting in the student having to leave the college completely
 - You notify the College, in writing, you are withdrawing at least 7 days before the course starts
- 20.** If after enrolment you decide to withdraw from your course for any other reason you will not get a refund. If we have agreed for you to pay in instalments then you must pay all unpaid instalments immediately.
- 21.** Where the college terminates a course which has already started, you will receive a full

refund of all amounts paid

- 22.** All other refunds will be subject to deductions for classes already attended, the examination fee where the college has already registered your entry, unpaid student membership fees, unpaid fees in respect of other programmes of study and an administration fee of £30.
- 23.** Refunds will be made to the person or organisation that has made the payment to the College, be this the individual learner, a sponsor or the Student Loans Company.
- 24.** Fees will not be refunded where course closure is temporary due to fire, flood or other force majeure, adverse weather conditions or industrial action.

I agree to the above terms and conditions

Course Title:	[]
Course Fee	£ []

Student Name (print)	[]	
Student Signature	[]	Date []

I authorise Totton College to charge my account for the deposit, as detailed below:

Two (2) instalments	
The first for the sum of £ []	To be paid on the Click here to enter a date.
The second for the sum of £ []	To be paid on the Click here to enter a date.
Totalling amount payable	£ []

(Direct Debit form required - the bank account holder must complete this form)