



Direct Debit Payment Policy

January 2026

SECTION 1: POLICY STATEMENT

- 1.1 This policy explains how Direct Debit is used as a payment method for School Fees and Specified Charges and outlines the steps the school will take if a Direct Debit payment is unsuccessful.
- 1.2 It is intended to provide clarity and consistency for parents, while supporting the arrangements set out in the School's Acceptance Form and Parent Contract, which all parents are required to sign on accepting a place.

SECTION 2: SCOPE

- 2.1 This policy applies to all parents and fee-payers who elect, or are required, to pay School Fees or other charges by Direct Debit, including those paying fees by instalment under an agreed payment schedule.

SECTION 3: GENERAL PRINCIPLES

- 3.1 Direct Debit is offered as a **convenience**, not a right.
- 3.2 Parents remain **fully responsible** for ensuring fees are paid on time, regardless of the payment method used.
- 3.3 The School reserves the right to **withdraw the option** to pay by Direct Debit where payment failures occur.

SECTION 4: FAILED DIRECT DEBIT PAYMENTS

4.1 First Failed Payment

Where a Direct Debit payment fails for any reason (including insufficient funds):

- 4.1.1 The full missed instalment becomes **immediately due and payable**.
- 4.1.2 The School will notify the parent and require payment of the missed amount **without delay**, normally by bank transfer.
- 4.1.3 The Direct Debit instruction may remain in place at the School's discretion.

4.2 Second Failed Payment

Where a second Direct Debit payment fails (whether consecutively or within the same academic year):

- 4.2.1 The Direct Debit facility will be **withdrawn**.
- 4.2.2 The parent will no longer be permitted to pay fees by Direct Debit.
- 4.2.3 All future School Fees and Specified Charges must be paid **in full**, in accordance with the invoice due dates.
- 4.2.4 Any agreed instalment arrangement will cease.

This is in line with the School's contractual rights where there is repeated or persistent failure to pay fees on time.



SECTION 5: CONSEQUENCES OF NON-PAYMENT

Where fees are not paid in accordance with agreed terms, the School may exercise its rights under the Parent Contract, including (but not limited to):

- 5.1 Charging interest on overdue amounts
- 5.2 Recovering reasonable costs incurred in pursuing payment
- 5.3 Withholding references or other services
- 5.4 Refusing attendance at School while fees remain unpaid
- 5.5 Ultimately terminating the contract in serious or persistent cases

These rights are set out in detail in the Parent Contract signed by parents on acceptance of a place.

SECTION 6: RESPONSIBILITY FOR PAYMENT

- 6.1 Where more than one person has signed the Acceptance Form, each signatory is jointly and severally liable for the payment of fees.
- 6.2 Payment difficulties or arrangements between parents or third parties do not alter the School's right to recover fees in full.

SECTION 7: EXCEPTIONAL CIRCUMSTANCES

- 7.1 The School recognises that genuine financial difficulties can arise.
- 7.2 Parents experiencing difficulty are encouraged to contact the Finance Department **before** a payment fails. Any discretion to agree alternative arrangements will be exercised on a case-by-case basis and must be confirmed in writing.

SECTION 8: REVIEW OF POLICY

This policy will be reviewed periodically to ensure it remains appropriate and consistent with legal, regulatory and contractual requirements.

Responsible and Accountable Persons	Name	Position
Responsible	Alison Burrows	Finance Strategy Lead
Accountable	Rich Jones	Head
Date Policy Approved	January 2026	
Review Period	Three years	
Review Date	January 2029	

Version History	Amendment Date	Amended by Whom	Previous Version Stored Where (If Applicable)
New policy			