

What is the process for paying by instalment?

It's very simple and there are three main options for you to choose from. Normally people only pay for home study courses by instalment, however occasionally we will allow you to pay for weekend courses in a similar fashion. Please note all weekend courses should be paid for in advance of the course you are attending.

You can pay by:

Cheque

Provide up to a maximum of 4 cheques each post-dated for the current month and following months. We will keep these safely in our vault until they are due to be banked.

PayPal

When enrolling on your course using our website click on the left-hand menu '**book courses online**'. Then select your chosen course level and subject. It will take you straight to the PayPal screen where you can log into your existing PayPal account and pay in the normal way. It will automatically break the total into four equal instalments.

Credit and Debit Card

Simply call the school office on 0131 208 4177 during normal opening hours (9am – 5.30, sometimes available outside these times so always give it a try. Christmas holidays may apply) and leave your details with our admissions team. They will discuss how many payments you wish to make and on what date. We will take one card payment each month until the balance is paid.

Assuming your payment method doesn't reject or bounce at the bank, you do not need to do anything after enrolment. You will receive your packs within a few days of each payment clearing in our account. But please remember to inform us *in advance* of the payment-due date if your payment is not likely to go through successfully, otherwise there will be charges and you may be removed from the course.

Terms & Conditions of Credit and Instalment

Credit and payment by instalment is allowed on a basis of goodwill so it is essential that you do not take liberties with this privilege. Anybody paying for a course in more than one payment is subject to the following rules (this *excludes* those paying for weekend courses in the normal way):

- I will pay my course fees as described on the application form .
- I will receive a payment schedule outlining the dates and amounts for payment and will strictly abide by this schedule.
- I am entirely responsible for ensuring that there are sufficient funds to make each instalment.
- Missed payments or bounced cheques will result in my course being cancelled immediately, and all fees lost. I will however still be eligible to pay the outstanding balance.
- Late fees apply if my payment is more than 30 days overdue. A 10% charge will be automatically added to my account.
- Each time I make a payment I will receive a pack of course materials.
- All unpaid course fees will be collected by an external collection agency and subject to their fees.
- Even if I do not complete my course I am eligible to pay all my course fees

Likely instalment breakdowns based on prices as of 30th November 2010 (subject to change):

Single subject home study course

2 instalments = £270 per instalment; 3 instalments = £180 per instalment; 4 instalments = £135 per instalment

Combined subject home study course

2 instalments = £320 per instalment; 3 instalments = £213.34 per instalment; 4 instalments = £160 per instalment