



South African Board of Jewish Education  ועד הדינור היהודי בדרום אפריקה

## CREDIT CONTROL POLICY

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1. Only parents who pay upfront will be permitted to make use of credit cards or other methods of payment.
2. All monthly payments are to be made by way of debit order by the first of the month. (fees are payable in advance)
3. If any of the fees, subscriptions , levies and/or other amounts are not paid by their due dates and remain unpaid for more than 10(ten) business days following the date upon which a written demand is made therefor by the Board or any school involved , then and in such event , until payment is received , the Board or the school as the case may be, shall be entitled to withhold and not release all report cards and/or results of my child in respect of any tests or examinations and in addition , switch off or terminate, for so long as the default persists, access of my child to the computer system and network of the Board and the schools under the control of the Board.
4. If the default persists for longer than 30 days following the date upon which written demand as aforesaid is first made, the Board shall be entitled without prejudice to its rights under this Agreement , to send a further written notice warning (via our third party provider-Legal City) that if any of the outstanding amounts are not paid within a further period of not less than 30 (thirty) days, then and in such event the Board shall be entitled without further notice to terminate this Agreement , provided that such termination may take effect only on a date which coincides with the last day of any term.
5. A parent has the right within seven days of receipt of the Final Demand to lodge a written appeal with the Chairman of the Board explaining the grounds on which the appeal is based, together with any relevant supporting documentation.
6. The Chairman then has the right to determine the process and timelines to apply for the adjudication of the appeal and the decision of the Chairman is final and binding on the parent and the board.
7. Once the process above is exhausted the board would be obliged to send the parent a final termination letter indicating the precise date of termination of the Admission Contract. This letter should be accompanied by a certificate signed by any duly authorized representative of the Board certifying the amount owing by a parent in terms of the Admission Contract which is to be regarded as sufficient evidence without the need for further explanation on the part of the Board, of the amount due, owing and payable and its due date.
8. As a consequence of this Final Termination Letter the Board and /or school has the right to inform the parent that as a consequence of termination, their child will no longer be allowed admission to the school and that the parent should not bring nor attempt to bring the learner to school once termination has taken effect. Once a contract has been terminated it cannot be re-instated. The learner can only be readmitted should the Board agree by the parents signing a new admissions contract which would include as a part of its terms the basis as to how the settlement of the arrear date will be made.
9. Should a parent fail to pay any outstanding amounts the Board is entitled to default list that parent with a credit bureau and hand the parent over to an attorney for collection.

10. All correspondence with regard to debtors is to be referred through the office of the Financial Director.
11. Whilst Grade 12 pupils will not have their contracts terminated if their accounts are not up to date, they will not be allowed to participate in school activities such as the matric dance or other extra-curricular activities. The parent will however be default listed and handed over if deemed necessary as contemplated in 9 above.
12. Debtors who wish to come to an arrangement in order to settle their debt must contact the office of the Financial Director who will seek security for the balance outstanding or in most cases require that an acknowledgement of debt or loan agreement will be entered into with payments required to be made by debit order. Where agreed payments are not met the full amount owing in terms of the acknowledgement of debt becomes due and payable and the normal rules regarding non-payment will apply.