



ST PAUL'S COLLEGIATE SCHOOL

School Fees for 2023 Academic Year

Further to the Headmaster's letter of 8 November 2022 to Parents and Caregivers, this document sets out the various fee structures together with payment options

Information Contained Within:

- 2023 fees schedule & prepaid fees discount option
- Payment plans
- Fees insurance
- Regulations covering payment of fees - refer appendix 1
- Direct debit form

FEES FOR 2023

Set out below are the annual fees for 2023 (inclusive of GST) for NZ domestic students¹. Fees are billed in ten monthly instalments from December 2022 to September 2023 and are payable by the 20th of the following month. (Please also read appendix 1).

Enrolment Fee *	1,250
Deposit on account	1,900

* \$800 if paid before end of term 2, Friday 30th June 2023

School Fees except Year 10

	Day	Boarder
Tuition fees	24,440	24,440
Boarding fees	N/A	17,490
Lunches	2,450	N/A
Fees without discount	\$ 26,890	\$ 41,930
Discount (if paid by 2nd December)	1,076	1,677
Fees net of discount	\$ 25,814	\$ 40,253

School Fees for Year 10 only - Tihoi year

	Day	Boarder
Tuition fees	24,440	24,440
Boarding fees	8,745	17,490
Tihoi course fee	2,025	2,025
Lunches	1,225	N/A
Fees without discount	\$ 36,435	\$ 43,955
Discount if paid by 2nd December	1,457	1,758
Fees net of discount	\$ 34,978	\$ 42,197

Fees are billed over a 10-month billing cycle and are payable in advance of attendance.

¹ This fee schedule applies to NZ Domestic Students only, which include the following:

- New Zealand Citizens;
- Students from the Cook Islands, Tokelau or Niue who are New Zealand Citizens;
- Australian Citizens, permanent residents of Australia;
- The holder of a residence permit under the Immigration Act 1987;
- Persons exempt from the requirement to hold a residence permit under the Immigration Act 1987.

OTHER FEES AND CHARGES

Other fees and charges

St Paul's Parents Association	\$	115
Collegians Association	\$	115

Fees are billed over a 10-month billing cycle.

Other fees and charges are payable on the 20th of the month following the date incurred. Interest is charged on overdue accounts at a rate determined by Board of Trustees.

Bank: BNZ, Hamilton North 02 0320 0203376 00

PREPAID FEES DISCOUNT ON 2023 FEES

If full payment of the 2023 annual fees is received on or before 2nd December 2022, a **4%** discount may be deducted. (NB this discount factor offers a very good return on investment compared with other pre-tax options and if it is possible is worthwhile considering). Payments for more than one year in advance are welcomed and if received by the above date will carry an exemption from any fee increases incurred during the period for which the fees are prepaid.

Payments may be credited direct to the school's bank account, which is held at BNZ, Hamilton North.

Account No: 02 0320 0203376 00

Please ensure that the student's name and family key code are included in the particulars given. Please also send us an email to let us know that you have transmitted the money (email address: schoolaccounts@stpauls.school.nz). This is very important so that we can correctly credit the money received to your account.

PAYMENT PLANS

Direct Debit or Automatic Payments

- Payment can be made by **direct debit** or automatic payment from your bank account as payments of **10 equal monthly**; or 20 equal fortnightly; or 40 equal weekly amounts.
- The **first monthly payment must commence on 20th January 2023, prior to the term starting**, (weekly and fortnightly payments will commence on Friday 20th January).
- Please complete the Direct Debit form at end of this document and return it to the school administration office if you wish to pay by this method;
- **If you are already paying your account by automatic payment, please adjust the payment amount** from 20th January 2023.
- Our bank account is: **BNZ, Hamilton North 02 0320 0203376 00**
- Should higher annual charges for disbursements be incurred, kindly settle these separately on the 20th of the month following.

Payment plan for 9, 11, 12 & 13

	Day	Boarder
Annual Fees	26,890	41,930
Allowance for disbursed charges	1,400	1,400
	28,290	43,330
Monthly payment - 10 instalments	2,829	4,333
Fortnightly payment - 20 instalments	1,415	2,167
Weekly payment - 40 instalments	707	1,083

Payment plan for year 10 - Tihoi year

	Day	Boarder
Annual Fees	36,435	43,955
Allowance for disbursed charges	1,400	1,400
	37,835	45,355
Monthly payment - 10 instalments	3,784	4,536
Fortnightly payment - 20 instalments	1,892	2,268
Weekly payment - 40 instalments	946	1,134

ENQUIRIES

These generally come under two major categories:

- Enquiries specific to one off charges made to your account;
- Complaints in respect of fees set by the Board of Trustees.

If you have an enquiry relating to a specific charge made to your account, please contact the administration office with your enquiry clearly detailed. If you have an enquiry or complaint in respect to the ***standard fees set by the Board of Trustees***, we request that you put your concerns in an email or letter to Peter Welham, Business Manager. We also welcome constructive suggestions for improvement to our service for you. We do make mistakes from time to time and we are happy to have these brought to our attention.

Email: Business Manager p.welham@stpauls.school.nz
or Administration schoolaccounts@stpauls.school.nz

Peter Welham
Business Manager

REGULATIONS COVERING FEES

1. Fees are as published and shall be **fixed by the Board of Trustees** from time to time (with or without prior notice).
2. Fees and disbursements are **payable by the 20th of the month following the date of the account.**
3. All fees and other moneys **not paid by the due date shall bear interest** at a rate fixed from time to time by the Board of Trustees.
4. No fee is refundable where a student does not start or does not complete a full term.
5. Where fees remain unpaid and no arrangement has been agreed with the Business Manager as to their payment, then the Board of Trustees will require the immediate removal of the student from the school.

NOTICE OF WITHDRAWAL

1. **One full term's notice of withdrawal must be given in writing to the Headmaster.**
2. The notice required must be given not later than the beginning of the term at the end of which a student is to leave and in the event that such notice is not given by the date required, then the following terms fees shall be payable.
3. **Verbal notice of withdrawal will not be accepted.**
4. The question of a student's withdrawal should always be a matter for consultation between the Headmaster and the parents/guardians.
5. Where the student is required to leave the school under the provisions of the Standards of Conduct as published on the school website, the full fee for the term will remain payable with no refund given.
6. Withdrawal of a student from a boarding position requires the same notice of withdrawal.

PAYMENT OPTIONS

Direct Debit is the preferred method of payment: Please complete the form at the end of this document and return it to the school office, you can either pay the amount owing on your account as it falls due or spread payments in the same manner as Automatic Payments.

Automatic Payment: Direct from your bank account as follows:
10 equal monthly payments
20 equal fortnightly payments
40 equal weekly payments

The overdue portion of fees carries no interest charges provided the full monthly instalment is received by the due date. Our bank account number is: **02 0320 0203376 00 (BNZ, Hamilton North)**

Telephone and Internet Banking:

EFTPOS: EFTPOS transactions must be carried out in person at the office.

Payment Plan In the event of you experiencing short-term cash flow problems, a payment plan to suit your specific requirements can be negotiated with the Business Manager.

Credit cards: Only Visa or MasterCard will be accepted, however a **surcharge fee of 2%** will be added to cover transaction costs where this option is chosen.

Payment portal: You can view and pay fees online via the payment portal accessed by the parent portal or via the link in the emailed monthly statement. This offers both credit card payments and account to account payments.

PERSONAL EFFECTS INSURANCE

Arrangement of adequate insurance cover on personal clothing and effects is the **responsibility of parents and guardians**. Where a Householder's Policy is held this may provide the necessary extension of cover, but this point should be checked with your Insurance Company. The Board of Trustees cannot accept liability for losses of personal property suffered by fire, theft or other causes. Please make certain that personal possessions are clearly marked and where appropriate, a record is made of serial numbers and that adequate insurance is held.

FEES PROTECTION

It will be realised that the temporary absence of a student does not reduce the School's operating expenses and that it would not be possible for the Board to make adjustments in fees to provide for minor absences. In order that New Zealand resident parents/guardians may, as far as possible, protect themselves against any financial loss suffered as a result of illness or accident to students the Board has adopted a Fees Protection Scheme, details of which are set out below. The scheme is compulsory for New Zealand Students only and the payment is included along with each month's fees. Refer below for insurance of International students.

Cover:

The scheme provides that in all cases of compulsory absence from school of 10 or more consecutive days for any of the reasons stated below, there will be a pro rata refund of fees for the full period of absence, including the first 10 days.

The compulsory absences cover the following cases:

1. The inability of a student to return to school at the beginning of or during a term owing to illness, accident or through having been in contact with infection;
2. The inability of a day student to attend school during term time owing to illness, accident or contact with infection outside the school;
3. The inability of a boarder to attend school because the school Doctor has removed him or her for treatment which cannot be adequately given at the school;
4. The necessary closing of the school or a separate House owing to an epidemic or infectious disease;
5. The inability of a boarder to attend school because he or she is confined to the school hospital on account of sickness or quarantine. In this case, tuition fees only are remitted.
6. **No refund will be made for absences of less than 10 consecutive days.** The maximum refund for any one student in any one school year is an amount equal to five monthly instalments (or half the year's fees). To eliminate claims for absence caused by organic or latent disorders; refunds during the first term of protection only are confined to cases of infectious illness, recognised quarantine, accidents and emergency operations.

Claims:

Claims should be made in writing to the Business Manager substantiated by a medical certificate supplied by the school or family doctor.

Parents/Guardians are advised to check with the Business Manager that a claim is being processed on the return of a student to school.

CONDITIONS OF THIS AUTHORITY

1. The Initiator - (W.A.C.T administering St. Paul's Collegiate School)
 - (a) Has agreed to give advance Notice of the net amount of each direct debit and the due date of debiting at least 10 calendar days before (but not more than 2 calendar months) the date the direct debit will be initiated. This notice will be provided either:
 - (i) in writing; or
 - (ii) by electronic mail where the Customer has provided prior written consent to the Initiator

The advance notice will include the following message:-
Unless advice to the contrary is received from you by ("date), the amount of \$..... will be directly debited to your Bank account on (initiating date).

* This date will be at least two days prior to the due date to allow for amendment of direct debits.

 - (b) May, upon the relationship which gave rise to this Authority being terminated, give notice to the Bank that no further Direct Debits are to be initiated under the Authority. Upon receipt of such notice the Bank may terminate this Authority as to future payments by notice in writing to me/us.
2. The Customer may:-
 - (a) At any time, terminate this Authority as to future payments by giving written notice of termination to the Bank and to the Initiator.
 - (b) Stop payment of any direct debit to be initiated under this authority by the Initiator by giving written notice to the Bank prior to the direct debit being paid by the Bank
3. The Customer acknowledges that:-
 - (a) This authority will remain in full force and effect in respect of all direct debits made from me/our account in good faith notwithstanding my/our death, bankruptcy or other revocation of this authority until actual notice of such event is received by the Bank.
 - (b) In any event this authority is subject to any arrangement now or hereafter existing between me/us and the Bank in relation to my/our account.
 - (c) Any dispute as to the correctness or validity of an amount debited to my/our account shall not be the concern of the Bank except in so far as the direct debit has not been paid in accordance with this authority. Any other disputes lie between me/us and the Initiator.
 - (d) Where the Bank has used reasonable care and skill in acting in accordance with this authority, the Bank accepts no responsibility or liability in respect of:-
 - the accuracy of information about Direct Debits on Bank statements
 - any variations between notices given by the Initiator and the amounts of Direct Debits
 - (e) The Bank is not responsible for, or under any liability in respect of the Initiator's failure to give written advance notice correctly nor for the non-receipt or late receipt of notice by me/us for any reason whatsoever. In any such situation the dispute lies between me/us and the Initiator.

