

## Instalment Payment Plans - Terms & Conditions

Payments will be taken automatically on the agreed date specified in the agreement. Card details are not stored by the College and are only held, securely, by WorldPay. If your payment fails for any reason, the College will contact you to take payment using an alternative card.

If you experience any problems making payments during your instalment plan please contact Learner Services by emailing [tacc@thurrock.gov.uk](mailto:tacc@thurrock.gov.uk)

The following terms and conditions apply when paying by instalments:

- Monthly payments will start the month after the deposit has been paid and taken on the date within the month specified.
- The length of your payment plan is variable and detailed within your agreement. However, these are typically:

Amount	No. of Months
£0-£100	3
£101-£200	4
£201-£300	5
£301-£400	6
£401-£500	7 to 10
501+	10

If the above payment lengths will not be possible due to your financial situation, please contact Learner Services on [tacc@thurrock.gov.uk](mailto:tacc@thurrock.gov.uk) and an alternative length can be agreed.

- For shorter plans, the last payment will need to be made before the last session.
- This does not affect your rights to a refund under the Colleges refund policy.
- Should you withdraw from the course you are still liable for the full course fee and payments will still be required on the agreed date each month until full payment has been received.
- You can cancel your recurring payments via FuturePay by contacting Learner Services on [tacc@thurrock.gov.uk](mailto:tacc@thurrock.gov.uk). However, full payment will still be required unless you meet the refund criteria. You will need to agree to an alternative payment method before we can cancel your recurring payments.
- Instalments are payable by Credit/Debit Card only over the agreed months as indicated on your agreement.
- The College reserves the right to refuse any learner an instalment plan based on previous applications not being fulfilled, or if there is an outstanding balance on a learners' account.
- Payment must be received on the dates agreed, if not, any outstanding amount becomes payable, and this is passed to our Finance Team for collection through our debtors process.

Failure to adhere to the above could result in your withdrawal from the course and any outstanding debts being referred to the Council's debt management team; recovery of money through this channel will incur additional charges (these could be substantial).

If you are having problems keeping to your plan, please contact the college on 01375 372476 or [tacc@thurrock.gov.uk](mailto:tacc@thurrock.gov.uk) immediately to discuss this.

If you are struggling with debts there are services available to provide you with free, impartial and confidential advice. For more information speak to the Money Advice Service on [0800 138 7777](tel:08001387777) or visit their website: <https://www.moneyadviceservice.org.uk/en>. You can also speak to your local Citizens Advice Bureau.