



## APPLICATION FOR MONTHLY INSTALMENT PAYMENTS OF COURSE MATERIAL

Kindly complete the information below and sign acceptance of our special terms & conditions.

To be completed by the Applicant/Responsible Person for the Fees. **ALL SECTIONS MUST BE COMPLETED**

STUDENT DETAILS											
NAME:			SURNAME:				YEAR:		GRADE:		
ACCOUNT HOLDER'S PERSONAL DETAILS											
Title:		Initials:		Surname:							
Full First Names as per ID Book											
Sex:		Date of Birth					Marital Status:				
How are you married?		ANC				In community of property			Tribal Law		
ID Type	SA		Passport		Other		ID No:				
Preferred Language:		English				Afrikaans					
No of Dependants:											
Residential Address:						Postal Address:					
Contact Details:		E-mail Address:									
		Cell Phone:					Work:				

SELF-EMPLOYED (if applicable)							
Name of Business				Type:	Sole Trader CC Partnership		
Number of Years in Business				Date Started:	<b>Please provide 6 months most recent bank statement or ITA34</b>		

EMPLOYMENT DETAILS			
Name of Company		Contact No:	
Contact Person:		Position of Contact Person:	
Physical Address		Postal Address	
Your Position:		Salary No:	
Date Employed:		Salary Date:	

AFFORDABILITY			
IN TERMS OF THE NATIONAL CREDIT ACT THIS SECTION IS COMPULSORY			
INCOME:	Amount	EXPENSES:	Amount
Your Gross Monthly Income		DEDUCTIONS	
Additional Income		Tax	
<b>Total Income (A)</b>		Pension	
		Medical Aid	
<b>DISPOSABLE INCOME</b>		Other	
Total Income (A)		<b>Total Deductions (B)</b>	
Less Total Deductions (B)		LIVING EXPENSES	
Less Total Living Expenses (C)		Housing	
<b>Equals Total Disposable Income</b>		Groceries and Consumable Items	
		Clothing	
		Transport	
		Other	
		<b>Total Living Expenses (C)</b>	

1. I hereby declare that the above information is true and correct and I accept the terms and conditions attached without prejudice.  
**Attached to this document is:**
  - a. A certified copy of my ID
  - b. Proof of Residence
  - c. Proof of bank account (letter or bank statement)
  - d. Proof of income
  - e. Correctly completed and signed Debit Order Form
  - f. Completed Acknowledgement of debt
2. I hereby give permission for a credit profile check to be undertaken as required by the National Credit Regulator
3. I accept that my application will be subject to my affordability and that I will honour the terms and conditions for payment of my fees.
4. I accept that I will be liable for the full course material fees, legal costs, interest and any other additional fees if I fail to honour the monthly fees payable up front by the 1<sup>st</sup> of every month or if I wish to withdraw my child from the course.
5. I accept that my child will be suspended from writing examinations and tests until the outstanding fees are paid up in full with any additional costs and no reports or transfer cards will be given until the fees are settled.
6. A completed Debit Order form is attached and I verify that the banking details are true and correct. I am aware that failure to honour my debit order will result in an administration fee of R120-00 PLUS vat per each dishonoured presentation.
7. I accept the term and conditions laid down in the contract.

### **COURSE MATERIAL CALCULATION**

<b><u>LEARNER'S NAME</u></b>	<b><u>GRADE</u></b>	<b><u>PACKAGE PRICE</u></b>	<b><u>INSTALMENT PERIOD</u></b>	<b><u>AMOUNT PER MONTH</u></b>	<b><u>DEDUCTION DATE</u></b>
<b>1.</b>					
<b>2.</b>					
<b>3.</b>					

### **SUBMISSION CHECKLIST**

<b><u>DESCRIPTION</u></b>	<b><u>SUBMITTED✓</u></b>
1. A certified copy of my ID	
2. Proof of Residence	
3. Proof of bank account (letter or bank statement)	
4. Proof of income	
5. Correctly completed and signed Debit Order Form	
6. Completed Acknowledgement of debt	

For office use only

Evaluation of Affordability	Credit Bureau Check	Document Check	Approved/Declined

## SPECIAL TERMS & CONDITIONS for Monthly Payment Plan

### Alpha Education SA

The pre-agreement quotation and disclosure notices, the agreement including these terms and conditions, forms the whole agreement between you and us regarding your account, which is governed by and interpreted in accordance with the laws of the Republic of South Africa

#### Definitions

In these terms and conditions, unless the context indicates the contrary:

1. Act or the Act: means the National Credit Act, No. 34 of 2005, and Regulations, as amended;
2. An agreement, credit agreement, credit transactions or loan account: means the credit agreement between you and us incorporating the pre-agreement quotation and disclosure notices as well as these terms and conditions;
3. Applicant/Account Holder: means the natural person submitting an application to us;
4. Application or applying: means when you apply to us for credit
5. Regulations: means the Regulations under the Act;
6. Service fee: means a monthly fee debited to your account for the administration of your account;
7. We, us, our: means Alpha Education SA who is the credit grantor, and where relevant, any subsidiary of any of our franchise companies, and any person to whom we transfer any of our rights or obligations under this agreement;
8. You: means the credit receiver, being the applicant and the holder of the account.
9. Customer Protection Fund: Funds placed in a policy to cover for death, retrenchment, disability or registered business closure, herein after referred to as CPF

#### 2. Application and Agreement

1. By making application to us, the applicant applies for credit and by doing so offers to enter into an agreement with us.
2. We have no obligation to approve the application or to accept your offer.
3. Any application is subject to our credit approval criteria and the conditions for granting credit as set out in the Act. We have the discretion to decline your application at any time and to determine any credit limit.
4. Your application will be considered on the information that you provide to us. All information must be truthful, accurate, correct and complete.
5. You must have the required legal capacity to enter into and be bound by these terms and conditions. We may require proof of identification.
6. Should we elect to accept your offer and grant you credit, the fact that we have entered into an agreement with you now does not mean that we will do so in the future. We have the right to refuse to enter into any further agreements with you.

7. Our marketing documentation sent to you reflects repayment values that are only illustrative values.
8. As soon as you receive the written agreement, you must sign this with a ballpoint pen return it to us and ensure that you keep a copy in a safe place.

#### 3. Addresses

1. The residential address you gave us when concluding the agreement (and as it appears on the written agreement), is the address which you choose as the address at which legal notices and any process of court may be served on you (your "domicile address"). Your mail address (be it residential, postal or electronic) will be used to forward statements, notices or other communication. If you move to another residential address, change your mail address or wish to give us any notice; you must inform us via fax: 086 553 9893 or by e-mail to [accounts@alphaedsa.co.za](mailto:accounts@alphaedsa.co.za) or in writing to  
331 Rodney Drive  
Trafalgar  
Southbroom  
4275
2. If you change your address, this change will only come into effect 7 (seven) days after we receive your notice.
3. Only residential addresses within the Republic of South Africa may be used.
4. If we want to change our domicile, we will also give you notice.
5. Other costs to be added to your account are:
  1. You will be charged a deposit when you enter into the agreement, which must be paid upfront; and
  2. A penalty fee of R120-00 per unpaid debit order will be charged for the administration of your account.

#### 5. Statement

1. We will send by hand, post or email a statement to you each month, which will reflect:
  1. The full amount charged up front plus any other additional fees e.g. SACAI fee (if applicable)
  2. All transactions relating to your account;
  3. The instalment amount and any arrears;
  4. All interest and other charges debited by us to your account;
  5. All payments made as well as the balance outstanding; and

I have read, accept and understand the contents of this page:

Applicant's Signature: \_\_\_\_\_

Date: \_\_\_\_\_

6. inform you of the amount which you must pay to us on or before the due date stated on the statement.
2. It is your responsibility to check your statement. Unless you notify us in writing, within 30 (thirty) days of the date of your statement, that you deny your liability for any debit appearing on your statement, you will be deemed to be liable therefore.
3. Non-receipt of your statement does not free you from your obligation to pay any amount due to us, as information with regard to your account and obligations may be obtained from us telephonically or via our email.

## 6. Payment, Settlement and Termination

1. **Payment via debit order is compulsory.**
2. You must pay the instalment due and payable as indicated on your statement, by the due date.
3. You may pre-pay any amount owed to us at any time.
4. You must furnish us with permission to debit your bank account (**a debit order mandate is attached**) for your monthly payments and any other amounts that may be due by you to us in terms of this agreement.
5. If you fail to pay any amount that is due or if you fail to comply with any conditions of your agreement or if you withdraw your student from the course at any time during the academic year or if your estate is sequestrated or if you die or if you make any untrue or incorrect statement or representation or fail to disclose information regarding this agreement or your application, or do anything that may prejudice our rights; then:
  1. all amounts owing by you for the full course fees will become due and payable immediately; and
  2. without incurring any liability therefore, we may notify any other person who we think should know thereof.
6. The method of payment, i.e. payment on full or by monthly debit order, which you choose, will be at your risk but any payment shall only be properly made when we receive it in our bank account and process it.
7. We will deem all payments made by you to be paid on the date that we receive such payment via debit order and the payments shall be allocated in the following order:
  1. in the payment of interest; and thereafter
  2. in the payment of charges; and finally
  3. in the payment of the principle annual fee capital amount debt.
8. You can pay off everything you owe before the date shown in the agreement, without giving notice of settlement to us, by paying the settlement amount (which is any outstanding capital amount plus any unpaid fees and interest due up to the settlement date).
9. You may terminate this agreement at any time and if you wish to do so, you must give us notice in writing,

delivered to us by hand, fax, e-mail or registered mail.

**If you wish to terminate this agreement, you will have to settle the full outstanding amount owing to us within 30 days of your cancellation notification**

10. We may terminate this agreement if you fail to comply with the terms and conditions. If we terminate this agreement, you will have to settle the full outstanding amount owing to us within 30 days of our cancellation notification

## 7. Interest, other Rates and Costs

1. Subject to the provisions of the Act, we will determine the interest rates and other finance charges, which will apply to your account from time to time and show this on your statement. We will be entitled to levy interest at the maximum annual interest rate permitted by law from time to time.
2. The interest rate is fixed in terms of your contract for the period of the agreement and will be charged on overdue accounts together with any penalties.
3. If you go into arrears on your repayment, interest will be calculated on a daily basis and compounded monthly on the full outstanding balance, on the due date of the instalment, until date of payment. This interest is then added monthly to your outstanding balance.
4. If you are paying by debit order, this arrears interest will be collected with the next monthly debit order, together with the R120-00 per presentation of unpaid fees.

## 8. Legal and other Costs

1. If your account goes into arrears:
  1. you will be charged with costs relating to the debt collection activities including a charge for any conversations and telephone calls made to you each month; and
  2. default information will be submitted to the credit bureau which will affect your ability to obtain further credit; and
  3. your account may be handed over to a debt collection agency or Small Claims Court for recovery of arrear amounts and you will be charged with these costs.
2. If we have to institute legal action against you (issue a summons), you will be liable for all legal costs, which will include but not be limited to:
  1. legal costs on the scale called "attorney and client scale" (meaning all the expenses incurred by the attorney briefed by us, including all costs of any advocate instructed by him, as on brief, and the cost of the professional services rendered by the attorney to us);
  2. collection charges and tracing fees;
  3. revenue stamps and sheriff fees;
  4. value-added tax (VAT) thereon, which we may incur in recovering or attempting to recover monies which you owe us; and

I have read, accept and understand the contents of this page:

Applicant's Signature: \_\_\_\_\_

Date: \_\_\_\_\_

5. these costs will be debited to your account.
3. Judgment may also be taken against you.
4. We will not try to collect any costs exceeding the costs provided for in the Act.

## 9. Consent to Jurisdiction

In terms of section 45 of the Magistrates' Courts Act, 32 of 1944, you hereby consent that we may institute any legal proceedings that have to do with this agreement or your account, in the Magistrates Court. Because the agreement between us is concluded at our head office, which falls within the jurisdiction of the Magistrate's Court of Port Shepstone, you consent that we will institute action in the Port Shepstone Magistrate's Court, (or any magistrate's court, which in terms of section 28 of the Magistrates' Courts Act, has jurisdiction over you). If we have to go to court for any reason related to this agreement, you will have to appear in the Port Shepstone Magistrate's Court. We can however, choose to institute action against you in any other court having jurisdiction. All travelling and accommodation costs are for the debtors account.

## 10. Waiver

1. If for any reason or purpose we do not immediately enforce or implement any of our rights in terms of this agreement, it does not mean that we have abandoned, given up or waived any of those rights.
2. Alpha Education SA intends complying in full with the Act. Subject to the NCA, if any term or part of such term in this agreement is void by reason of unlawfulness, the parties agree that such term or part thereof shall be regarded as pro non scripto and shall be severed from this agreement and the agreement thus constituted shall be enforced; except when the whole agreement is void, which will result in restitution.

## 11. Debiting of Costs

We may charge and debit to your account such other charges as we may determine and such other charges and fees as provided for in the Act and statutory levies and taxes.

## 12. Personal and Confidential Information

1. In this agreement, personal information means:
  1. information you give us or that we already hold about you including any phone number from which you call us, which we may record;
  2. information we receive from enquires we make so we can make a decision on your application or agreement including information we receive from searches made by us in your name with any credit bureau;
  3. information about any account or policy which you hold with or through us; and

4. information we receive from anyone who is allowed to give us information about.
5. you pursuant to or in relation to your application, or account, or credit life fund.

2. We will keep your personal information for only as long as we need to or have to by law and the purpose for which we record your personal and confidential information is set out in this clause 12.2. You agree and consent that we may process, record or disclose your personal information, including details of your transactions, to:
  1. search credit bureau, credit reference and fraud prevention agencies' records so we can manage your account with us and make decisions about credit, including whether to make credit available or to continue or to extend your existing credit;
  2. assess any application for credit or other financial services you or any member of your household makes (we will sometimes use a standard credit-scoring or other automated decision-making system to do this);
  3. manage your account (and policies if any), and make decisions on questions about any application, agreement or correspondence which you may have with us;
  4. carry out, monitor and analyse our business;
  5. contact you by post, by phone, by email, by sms or other electronic means or in any other way about other products and services which we consider may interest you unless you tell us that you would prefer not to receive such offers; and
  6. comply with any laws or regulations.
  7. any person working for us;
  8. if you arrange insurance through us, to that insurer;
  9. any organization which underwrites or supports any of our products which you hold;
  10. any guarantor of your obligations under this agreement;
  11. any payment system under or through which your account is paid;
  12. any person to whom we transfer any of our rights or obligation under this agreement;
  13. to any business or company including any direct marketing companies or businesses with whom we interact in order to supply to you, or provide to you, or market to you any product or service that we believe you may be interested in; and
  14. any third party debt collection agency or attorney appointed to collect any monies you owe us; and

I have read, accept and understand the contents of this page:

Applicant's Signature: \_\_\_\_\_

Date: \_\_\_\_\_

15. anyone you authorise us to give personal information to.
3. To the extent lawful we may, transfer, license or otherwise authorise the use of any of your personal data.

### 13. Consumer Credit Information and Credit Bureau

1. You consent to and agree that we may:
  1. make inquiries to confirm any information provided by you in your application or at any time during the account process or agreement
  2. submit, to any credit bureau, or third party (with whom you have financial relations at any time), any information about or as contained or provided to us by you in your application, or about the application, opening and closing of this agreement and account;
  3. seek, verify and receive information from any credit bureau or third party (with whom you have financial relations at any time) when assessing your application or your credit worthiness, and also at any time during the existence of your account;
  4. provide, disclose and register the existence of this agreement and any personal information, and details relating thereto, to any credit bureau, or third party (with whom you have financial relations at any time) sharing positive and negative information about you or your account, including any non-compliance with the terms and conditions of this agreement.
2. You acknowledge and understand that a credit bureau will provide us with credit profile information, and possibly a credit score reflecting your credit worthiness.
3. Subject to the provisions of the Act, we will be entitled to obtain and disclose the above information:
  1. if we think it is necessary or may be of benefit to you;
  2. where we are legally compelled to do so;
  3. where it is in the public interest to disclose;
  4. where our interest require disclosure.
4. You have agreed that the personal information provided by you when making your application or when entering into the agreement, may be used by us for ancillary purposes reasonably in keeping with the nature of our business as well as for marketing and related purposes. Should you not wish us to utilize your information for this purpose, you must advise us thereof confirmed in writing.
5. You confirm that the information you will provide to us or have provided to us is true, complete and correct.

6. You waive any rights or claims you may have against us relating to the provision of information by or to us in terms of this agreement.
7. We will give you 20 days written notice before sending any adverse information about you to a credit bureau.
8. You have the right to challenge information reflected at the credit bureau. You have the right to contact the credit bureau, have your credit record disclosed to you and to have inaccurate information corrected.

### 14. Releasing information to Credit Bureau and Agencies

1. You agree and consent that we will release some personal information about you to credit bureau when we search their records about you. They will record details of our searches. We will also release information to them about any account that you hold with us, including information about any payments you have missed. Information held by them may be linked to other people with whom you have a financial association. If you give us false or inaccurate information and we suspect fraud, we will tell them thereof.
2. The Credit Bureau will share search details and account information with us and other organisations so that we and they might:
  1. assess applications for credit and related services, and manage accounts and insurance policies with you or members of your household;
  2. check your identity to prevent money laundering (passing money through accounts so that the source of the funds cannot be traced);
  3. prevent, detect or prosecute fraud and other crimes; and
  4. recover and trace debts.
3. The credit bureau shall share records with other organisations to help make decisions on proposals for, and claims against, motor, household, credit, life and other insurance, for you and members of your household.
4. The Credit Bureau will also use personal information for statistical analysis about credit and insurance fraud.
5. In the event that we hand your account over to a debt collection agency or an attorney for collection or legal action, you agree and consent that we will release some personal information about you to such third party.

I have read, accept and understand the contents of this page:

Applicant's Signature: \_\_\_\_\_

Date: \_\_\_\_\_

## 15. General

- |                    |   |
|--------------------|---|
| <b>15. General</b> |   |
| 1.                 | We will monitor and record all phone calls with you.  |
| 2.                 | You confirm that the terms and conditions and the meaning and consequences of this agreement have been presented and explained to you in a language that you understand. The risks relating to the agreement, as well as your rights and obligations have also been explained to you.                     |
| 3.                 | Should you wish to receive copies of documents relating to your account, you must advise us of the manner in which you want these to be delivered to you (provided we have the ability to effect the delivery as chosen by you). In certain instances, we are entitled to charge a fee for such copies.   |
| 4.                 | We may cede, assign or transfer any of our rights or obligations under this agreement or arrange for any other person to carry out any of our rights or obligations under this agreement without your consent and without notice to you.  |
| 5.                 | We will not be liable for anything outside of our reasonable control (for example, a failure of computer systems or power failures, or political unrest, or war, which happen for reasons outside our reasonable control) or any industrial action, if this prevents us from providing our usual service. |
| 6.                 | We will not be held liable for any loss or damage sustained by you or a third party regarding either the application for credit or regarding this agreement.  |

Signed this \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_ in \_\_\_\_\_.

Date                      month                      year                      place

### Applicant/Responsible Person for Fees

Witness

By submitting the above details you give permission to submit your details to the credit bureau. Note: Credit facility approval is subject to standard affordability and National credit Act requirement as well as Alpha Education SA's standard credit granting criteria.





## DEBIT ORDER AUTHORISATION

### ACCOUNT HOLDER (DEBTOR) INFORMATION:

ID Number / Registration Number: \_\_\_\_\_ Name & Surname / Company Name: \_\_\_\_\_

Address: \_\_\_\_\_ Code \_\_\_\_\_

Contact Details: \_\_\_\_\_ (Home) \_\_\_\_\_ (Mobile) \_\_\_\_\_ (Work) If

Company / CC, Name of Person(s) signing this: \_\_\_\_\_

Account Holder Name: \_\_\_\_\_ Bank: \_\_\_\_\_

Branch / Code: \_\_\_\_\_ Account Number: \_\_\_\_\_

Account Type:

Credit card payments are not accepted

### COLLECTION INSTRUCTION:

Interval:

Is this limited to fixed amounts, or to debits due in future that may vary?

Fixed amounts: ☐

Variable amounts: ☐

**Note: if variable, the amount(s) hereunder may be exceeded.**

\* **Once off transaction:**

Collection date: dd \_\_\_\_ / mm \_\_\_\_ / 20 \_\_\_\_ R \_\_\_\_ (Amount)

\* **Recurring transactions:** CONTINUE INDEFINATELY UNTIL CANCELLED BY DEBTOR? YES ☐ NO ☒

1<sup>st</sup> Collection date: dd \_\_\_\_ / mm \_\_\_\_ / 20 \_\_\_\_ R \_\_\_\_ (Amount)

Day of Month thereafter: \_\_\_\_\_ (1st, 5th, 15th, 25th) Please select one of these specified days

\* **If not indefinitely:** \_\_\_\_\_ (number of deductions) dd \_\_\_\_ / mm \_\_\_\_ / 20 \_\_\_\_ (Final date)

I / We, the above mentioned and undersigned, hereby authorise StratCol to collect by debit order from the above mentioned bank account, all amounts due in terms hereof and to pay same to the Stratcol User above.

(I confirm that I / we are the person(s) with signature authority as registered with my / our bank).

SIGNATURE (1): \_\_\_\_\_ SIGNATURE (2): \_\_\_\_\_ DATE: \_\_\_\_\_

### OFFICE USE ONLY

EFT ☒

Client reference number: \_\_\_\_\_

## **AGREEMENT**

I/we hereby authorize STRATCOL to issue and deliver payment instructions to my / our banker for collection against my/our above mentioned account at my/our above mentioned bank.

The individual payment instructions so authorized to be issued, must be issued and delivered according to the above mentioned interval on the date when the obligation in terms of the Agreement is due and the amount of each individual payment instruction may not differ as agreed to in terms of the Agreement.

The payment instructions so authorized to be issued, must carry a number, which number must be included in the said payment instruction and if provided to me / us should enable me / us to identify the agreement on my / our bank statement. The said number should be added to this form on page 1 under client reference number, before the issuing of any payment instruction and communicated to me / us directly after having been completed by me / us.

I/we agree that the first payment instruction will be issued and delivered as per collection instruction.

If however, the date of the payment instruction falls on a non-processing day (weekend or public holiday) I / We agree that the payment instruction may be debited against my / our account on the following or previous business day.

## **MANDATE**

I / we acknowledge that all payment instructions issued by the Stratcol User shall be treated by my / our above mentioned bank as if the instructions had been issued by me / us personally.

## **CANCELLATION**

I / we agree that although this authority and mandate may be canceled by me / us, such cancellation will not cancel the Agreement. I / we also understand that I / we cannot reclaim amounts, which have been withdrawn from my / our account (paid) in terms of this authority and mandate if such amounts were legally owing to the Stratcol User.

## **ASSIGNMENT**

I / we acknowledge that this authority may be ceded or assigned to a third party if the Agreement is also ceded or assigned to that third party.

SIGNED AT \_\_\_\_\_ ON THIS \_\_\_\_\_ DAY OF \_\_\_\_\_ 20\_\_\_\_\_.

SIGNATURE(S) AS USED FOR OPERATING ON YOUR BANK ACCOUNT

\_\_\_\_\_



**This is a legal and binding document and is compulsory for ALL payment plans entered into with Alpha Education SA**

## ACKNOWLEDGEMENT OF DEBT

**\*= mandatory field to complete**

I, the undersigned, \* \_\_\_\_\_ (insert ID full name),  
(full name of person responsible for paying the account)

ID number \* \_\_\_\_\_ (insert identity number)  
(full ID number of the person responsible for the account)

### **Residential & Work Address:**

of \_\_\_\_\_ and \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
(insert full residential address) and (employment address)

**Contact Number: Cell Phone \*** \_\_\_\_\_ **Landline:** \_\_\_\_\_

**Email Address \*:** \_\_\_\_\_

representing \* \_\_\_\_\_ (name of learner)

do hereby acknowledge that I am truly and lawfully indebted to **Tridel Curriculum Provider (Pty) Ltd t/a Alpha Education SA**, in the sum of (full amount owing) for the current Academic Year \* (State the year):

\* R \_\_\_\_\_ (full amount owing)

I hereby bind myself to pay the full amount of the said capital plus interest in the form of **monthly** instalments as follows with the **final monthly instalment payment** by no later than the **15<sup>th</sup> December of the current academic year**.

\* \_\_\_\_\_ (insert final date of payment if before 15<sup>th</sup> December)

Instalment	Amount	Day of month	Month
1.	R		
2.	R		
3.	R		
4.	R		
5.	R		
6.	R		
7.	R		
8.	R		
9.	R		
10.	R		
<b>Total</b>	<b>R</b>		

### **BANKING DETAILS**

Bank: Nedbank  
Branch: 198765  
Account: Alpha education SA  
Account: 1122233507  
Reference: Learner's Initials & Surname, Grade

## TERMS AND CONDITIONS:

- I understand that I have signed in my personal capacity and that I am totally liable for the above quoted amounts.
- I accept the Alpha Education SA Standard Agreement without prejudice and understand the terms and conditions therein. I am aware of the consequence of non-payment of all outstanding fees
- I accept that should a learner from my centre/under my guardianship discontinue for any reason whatsoever, the amount outstanding will still be payable. This includes both SACAI and Alpha Education SA fees
- I understand that no credits paid, on behalf of any learner, are transferrable to a future academic year or to another learner.
- I accept that a daily interest of 1% will be charged on the instalment amount should payment not be received in the creditors account on the due dates as stipulated above.
- I accept that any funds paid by a third party will be deducted from the **Capital Balance** and not affect, in any way, the above-mentioned instalment plan or the instalment amount, until the final payment is due. Tridel Curriculum Provider (Pty) Ltd t/a Alpha Education SA will deduct any additional payments received during the full payment period and provide the debtor with a final closing balance due for the last payment.
- I understand that if I fail to make payment of an instalment, the matter will immediately be handed over to the Alpha Education SA's Attorneys and that I will be liable for interest and any legal fees that may accumulate in the recovery of the outstanding balance.
- I understand that a 1% service fee will be levied for **cash banking charges** to an ATM or as an internal cash bank deposit and this will be inclusive of the bank deposit made. Example Instalment amount of R1000-00 plus 1% cash deposit fee =: R1000 + R10-00 bank charge = R1010-00 deposited.
- I accept that the 1% bank charge will not be deducted from the Capital Balance but will be an additional charge.
- I accept responsibility to send the original of this completed and signed document to Tridel Curriculum Provider (Pty) Ltd t/a Alpha Education SA via the following method **within 5 working days of receiving the document.**

(a.) Email: [director@alphaedu.co.za](mailto:director@alphaedu.co.za)

- I accept that if:
  - (a.) payment is not received by the due dates, and/or
  - (b.) I neglect to send this document in both formats as instructed and/or
  - (c) I refuse to complete this acknowledgement of debt,

Alpha Education SA reserves the right to suspend the relevant child/ren, **(in terms of the already signed Standard Agreement completed on original registration with Alpha Education SA)**, discontinue any services due by Alpha Education SA, deny access to the examination venues and de-register the learner with SACAI with immediate effect. Access will therefore be denied into the examination venues, reports will not be issued, and results will not be submitted to SACAI for final certification.

- Any litigation, political, academic and financial matters between myself and any other organisation, tutor, or institution are of no consequence or concern of Alpha Education SA and will not in any way influence my promise of payment made on this acknowledgement before or after the signing hereof.

I hereby understand the contents of this document and its purpose and acknowledge that I am fully aware of and understand the terms and conditions. I accept these terms and conditions in conjunction with the already signed Standard Agreement without negotiation and/or prejudice.

\*SIGNED at \_\_\_\_\_ on this \_\_\_\_\_ day of \_\_\_\_\_ 2018.

\*

\_\_\_\_\_  
**THE DEBTOR'S SIGNATURE**  
AS WITNESSES:

1\*. \_\_\_\_\_

2\*. \_\_\_\_\_