

SA BOARD OF JEWISH EDUCATION CREDIT CONTROL POLICY

(October 2025)

1. All monthly payments are to be paid by the first of the month, in advance for the month.
2. You will receive a statement of fees owing during the month (usually by the 10th of the month). This is to be considered the first demand for fees which are overdue. If the default persists for longer than 30 days following the date on which the aforesaid statement is received, a further written letter of demand will be issued. If an additional 30 day period elapses with any of the outstanding amounts not paid, the Board shall be entitled without prejudice to its rights in accordance with this policy, to send a further written 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 the Agreement, provided that such termination may take effect only on a date which coincides with the last day of the current academic year.
3. A parent has the right within seven days of receipt of the Final Demand to lodge a written appeal with the General Director and Financial Director of the Board explaining the grounds on which the appeal is based, together with any relevant supporting documentation.
4. The General Director then has the right to determine the process and timelines to apply for the adjudication of the appeal and the decision of the General Director is final and binding on the parent and the board.



5. 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.
6. 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 amounts will be made.
7. In the event that charges for extra goods and services (such as but not limited to bus fees, IEB Fees, textbooks, stationery, school tours, outings, or extra-curricular activities) are not paid by the due date, SABJE shall be entitled to withhold the service for which the service is due.
8. 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 debt over to an attorney for collection.
9. All correspondence with regard to debtors is to be referred through the office of the Financial Director.
10. Whilst Grade 12 pupils will not have their contracts terminated if their accounts are not up to date, they may 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 8 above.



11. 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.
12. When there is an outstanding balance on a debtors account it must be noted that the Board has for all intents and purposes extended credit to the debtor. As a result of this extended credit when a debtor's account has an outstanding balance, a Lifestyle Questionnaire must be completed by the debtor when requested to do so by the Board.
13. Should a debtor seek to make financial arrangements the Board may request that a Lifestyle Questionnaire be completed
14. An outstanding balance at the end of the academic year may hinder your child's movement to the next grade unless acceptable arrangements have been made with the Financial Department of the Board. Further the Board may at its discretion request parents to collect any academic reports issued for the affected pupils from the Financial Department at the end of an academic year if any outstanding balance has not been acceptably dealt with.
15. If there is an outstanding balance on a debtors account at the time of their child completing Grade 11, before entering Grade 12, the Board reserves its right to request that the parent sign a letter of indebtedness confirming the amount due and signing an acknowledgement of debt with agreed repayments and a debit order authorization. Additionally, the Board may request collateral for the amount due.
16. A full term's written notice is required prior to withdrawing a student/s from any of the King David Schools. Alternatively, a full term's fees in lieu of notice is required.
17. For security reasons, cash payments are not encouraged, and no cash payments over R49 500 will be accepted