

FINANCIAL INFORMATION FOR PARENTS



TONBRIDGE
SCHOOL

1. Current Fees & Payment Methods

Fees for the School Year 2025/2026 are £20,693 per term for a boarding place and £15,526 per term for a day place (inclusive of VAT).

Music Tuition is charged at £505 per term of 10 x 40-minute lessons for a single pupil.

Termly fees and additional charges may be paid in one of two ways:

- At the beginning of each term by direct debit.
- Via a commercially operated monthly direct debit scheme.

Details of the two methods are noted below.

Termly Direct Debit

This is the method of payment preferred by the Governors, and most parents pay termly fees in this way. When a termly direct debit mandate is operational, the total sum shown on the latest bill presented to parents will be deducted from the nominated bank account on the first day of term. To pay by termly direct debit, please indicate this on the Method of Fee Payment form on the portal and complete, sign and return the enclosed bank mandate to us so that we receive it by **Friday 4 July 2025**.

Financed via a Monthly Direct Debit Scheme

You can apply to finance the fees and make monthly repayments by direct debit. The credit facility is provided by Premium Credit Limited trading as School Fee Plan, an independent financial services organisation, and the School acts as credit broker. For more information or to apply online visit the School Fee Plan website [School Fee Plan](https://www.schoolfeeplan.com) or request a leaflet from the Fees Manager (feesadmin@tonbridge-school.org).

One-off Payment of Fees

Some parents prefer to settle their son's fees in full, or a part, by payment of a lump sum, which, together with interest, is used to meet fees as they fall due. This can be accommodated via the School's Fees in Advance Scheme, and further details are included at **Annex 1**. Unless the sum deposited is such that sufficient funds will be available to meet all fees on a termly basis, any outstanding balance, together with any additional charges, will be recovered by direct debit on the first day of each term.

Information on Your Identity and the Source of Funds

From time to time, we may ask you to provide us with sufficient information so that we can properly and accurately verify to our satisfaction: your identity; that you are not subject to, or within the purview of, any national or international financial, economic, trade, travel or other similar sanctions imposed by any competent authority; and the legitimate source of funds you are using to pay the fees. As noted under the School's Terms and Conditions, you must provide the School with the information and documentation it asks for.

Billing

Each boy will be allocated a unique account for the administration of the termly invoicing. Separate billing accounts can be operated for each parent, with the ability to share tuition fees and extras proportionally, should this be required. Please contact the Fees Manager (feesadmin@tonbridge-school.org), for further information.

Your fee invoice and supporting schedule will be **emailed** to you in advance of the start of each term. Please confirm your preferred billing email address on the **Method of Payment Form** on the Portal (as we appreciate that this may be different from the address used for other communications with the School). **It is important that changes to your billing email address are separately advised to the Fees Manager** (feesadmin@tonbridge-school.org) to avoid delays in receiving invoices.

Routine Fees and Extras

Tuition fees will be billed in advance for the start of each term, together with any additional charges (or 'extras') for the previous term. If a scholarship or bursary has been granted, the value of the award will be clearly shown on the bill and deducted in determining the net amount payable.

As a new parent, your initial bill will be limited to tuition fees and insurance recharges payable, less any scholarship or bursary awards. Going forward, you will be charged for additional items not included in the tuition fee payable, which are referred to as 'extras.' These charges may cover areas such as, but not limited to:

Music Tuition

Individual instrumental music lesson fees will be charged termly in advance wherever possible. Charges for incidentals, such as music scores and minor equipment, will be charged termly in arrears. There are no charges for theory and aural classes, coaching sessions with accompanists, or mock exams.

A full term's notice in writing must be given **to the Director of Music and copied to the Fees Manager** before a boy discontinues music tuition other than when finally leaving the School. Where such notice is not given, the next term's tuition fees must be paid in full.

Examination Fees

Fees charged by outside examining bodies are re-charged to parents.

Shop Purchases

The School Shop & Pound is located on campus and sells compulsory items of uniform and sports clothing, equipment, stationery, and other sundries. Boys who are new to the School will be invited to a uniform fitting preceding the start of term, with the cost of any goods purchased being payable on the date of the appointment.

Going forward, boys can charge items to their termly account, as approved by their Housemaster. Parents can monitor spending via the Tonbridge School App, further information on which is provided at page 4. Further information on the services provided by the Shop is available from the Shop Manager (on +44 (0) 1732 304240).

House Accounts and Subscriptions

Boys will incur a variety of costs in relation to House activities that are recharged as 'House Accounts.' Charges will vary between boarding and day boys, but may include:

- House disbursements (such as train and taxi fares, Chapel and charitable collections, haircuts, and pocket money).
- Medical charges (such as private travel vaccinations).
- Newspaper and magazine accounts.

In addition, each boy contributes termly to House Subscriptions, which are central funds used for the benefit of all boys within a House. These funds subsidise some House activities and trips, and communal leisure equipment and subscriptions.

Insurance Charges

There are several insurance options that may be charged to your billing account each term, depending on the level and nature of cover required, details of which are included later.

Trips

A variety of academic and co-curricular trips are organised each year, many of which may involve an additional charge. The teacher in charge of the activity will advise you of the cost, which may be added to your termly bill. Depending on the nature of the trip, there may be agreed staged payments prior to departure. The School operates a standard cancellation policy, whereby you may incur the full cost of the trip should your son withdraw, and the School is unable to find a replacement, or the School is unable to recover costs from third parties (including insurance providers).

School Supplies & Textbooks

These include supplies from the Music School, laboratories, and workshops, and may include charges for books where these have been specifically requested, where they are annotated by the individual pupil for personal use, or where lost and not returned as requested. During a boy's first three years the individual teaching Departments supply the necessary textbooks. Boys are expected to look after the books and return them to the relevant Department at the end of the academic year. If a boy loses or damages a textbook that has been lent to him, he is liable to be charged if the book is not returned **by the required date**. Such charges will be added to a boy's end of term account. Occasionally during a boy's first three years he may be asked to purchase a book by an individual Department, in which case the relevant charge is added to his end of term account.

In the Sixth Form, boys purchase their own textbooks from The Pound and the number and costs of these books vary significantly between subjects.

Old Tonbridgian Society

On leaving the School, all boys are automatically enrolled in the OT Society, which exists to keep Old Tonbridgians in all parts of the world in touch with one another and with the School. The Society also helps with careers guidance and gives financial help to various activities at the School and to Old Tonbridgian Societies and Clubs. All members receive an annual magazine and termly e-newsletter, and the Society offers extensive networking opportunities through 'Tonbridge Connect' and an annual programme of social events.

Fee Queries

Queries on billing accounts should be raised immediately on receipt of the termly bill. Shop Purchases should be queried with the Shop Manager (+44 (0) 1732 304240); House Accounts with your son's Housemaster, and all other charges with the Fees Manager (feesadmin@tonbridge-school.org) on +44 (0) 1732 365555. Wherever possible, these will be resolved before the termly direct debits are recovered from your bank account. Where this is not possible, and time permits, the disputed sum will be deducted before direct debits are claimed, pending investigation. If appropriate, the item can be billed separately later. Please note that direct debit transactions are submitted to the bank **three working days**

prior to the start of term and **cannot be amended by the School after this point.**

Final Accounts

Final accounts are restricted to any additional charges that may have been incurred in the summer term prior to a boy leaving school. Final bills will be submitted soon after the end of a boy's final term. Where a further payment is owing, this will be due for immediate settlement by cheque or direct transfer to the School's bank account; however, if billing accounts have previously been paid by direct debit the payment will be taken by this method, provided the direct debit mandate remains valid.

Tonbridge School App

The Tonbridge School App aims to provide a wide range of information to parents allowing them an insight into the day-to-day life of the School and specific information regarding their son, including details of extras added to your son's account since the last bill was issued. Please note that the detailed transactions are removed from view once your termly bill has been issued.

Access to the billing information is restricted to the parent or guardian responsible for the payment of fees, and will be available from Friday 29 August 2025 via a link on the School web site (www.tonbridge-school.co.uk) or via the following link (<https://tonbridge.fireflycloud.net/my-son/billing-extras>)

2. Additional Financial Protection

There are number of insurance considerations as your son joins the School, details of which are included below or on an attached leaflet.

Personal Accident Insurance (incorporating emergency dental insurance)

All boys are automatically enrolled in a Personal Accident Insurance Scheme by the School as part of the tuition fee provision; an explanatory leaflet is available on the portal which should be read in conjunction with our Insurer's Privacy Notice applicable to the policy. As will be seen, the insurance is specifically designed to cover students on occasions when injury or disability is incurred through genuine accident - for example, during sport - and, of course, is not designed to replace legal liability.

AXA Health Pupils' Healthcare Scheme

A leaflet is available on the portal, giving details of cover provided under this insurance scheme. The premium of **£158** per term is charged **in arrears** on your son's billing account. Please select this option on the **Method of Payment Form** should you require this cover.

The leaflet includes a link to the online [Application Form](#), which must be completed by **Friday 4 July 2025**. Failure to comply with this deadline may delay your sons' acceptance onto the Scheme and any treatment required. The information leaflet should be read in conjunction with the Insurer's Privacy Notice applicable to the policy.

It is important that the Section 'Appointing an authorised guardian' on the Application Form is completed if you require a Guardian or the School to assist with claim processing. The School's Medical Centre will not be able to help with a claim if this section is not signed in advance of treatment. Finally, if your son is joining the Six Form, or is over 16 years of age, you will also need to confirm on the Application Form that you have his consent to represent him.

Fees Refund Scheme

Through this scheme, parents can reclaim fees when a pupil is absent through sickness or injury. Furthermore, in the event of the bill-payer's accidental death, fees for up to six terms may be paid. An

explanatory information sheet is available on the portal.

Should you wish to participate in this scheme, please indicate this on the **Method of Payment Form**. The School will then include the termly charge for this scheme on your fee account (**currently 0.75% of net fees for Day Pupils and 0.58% for Boarders**).

Pupils Personal Effects Cover

You may wish to insure all your son's possessions, including laptops, whilst at School, on the direct journey to and from School, and on official School trips and outings. Whilst it is not the School's policy to recommend or endorse any insurance products, Marsh Ltd offer cover at **£8.31/term** for **£5,000** cover, further details are available on the portal, and parents are asked to consider this area carefully for the following reasons:

The School cannot take financial responsibility for your son's possessions. If he loses them or they are stolen, or damaged, the School is not able to reimburse you or claim on its own insurance policy.

If you take out this policy, you will not have to make a claim on your own domestic policy for items covered where you may have a substantial 'excess' or run the risk of losing your no claims bonus.

Please contact Marsh Ltd direct for further information on +44 (0) 1444 335174 or email: termly.schemes@marsh.com.

Please select this option on the **Method of Payment Form** should you require this cover.

If subscribing for this insurance, we ask that any loss or damage is reported to the Housemaster or Matron as soon as possible.

Please note that the School receives no financial benefit from making this policy available to parents but believes that you may wish to know what cover is available.

3. Further Information

We hope that this financial guide has been of assistance in helping you negotiate your way through the various forms and returns that you have been presented with. Should you require any additional information or explanation, please contact:

Alison Hale

Fees Manager

E: feesadmin@tonbridge-school.org

T: + 44 (0) 1732 365555

Background

The Tonbridge School (**School**) Fees in Advance Scheme (**Scheme**) enables parents to pay school fees up front by making a lump sum payment in advance, in return for which the parents receive a discount on the cost of their children's education. The lump sum payment will be a prepayment towards the amount due in respect of each term's fees for an agreed number of terms. Parents will receive a discount at an agreed rate which will be used to calculate the total lump sum to be paid by the parents to the School, with such calculation carried out prior to the parents joining the Scheme. Parents can only join the Scheme after the offer of a place for the child at the School has been accepted.

In order to join the Scheme, these supplemental terms and conditions must be signed by the parents (who are already signatories to the main parent contract), and the individual paying the lump sum payment, if different (e.g. grandparents or any other third party). The School will maintain its direct contractual relationship with the parents under the main parent contract, the terms of which will remain fully in force and effective as between the School and the parents.

Parents are advised to seek their own professional legal, financial and tax advice before joining the Scheme.

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Terms and Conditions

- 1) **The FIA Terms and Conditions.** These terms and conditions (**FIA Terms and Conditions**) are supplemental to the School's standard terms and conditions to which the parents agreed when accepting a place for the pupil concerned (**Parent Contract**). As between the parents and the School (but excluding the payer, if different, because the payer is not a party to the Parent Contract), these FIA Terms and Conditions form part of the Parent Contract and, therefore, the contractual relationship between the parents and the School. The terms and conditions of the Parent Contract shall continue to bind the parents in full.
- 2) **The Payer.** Where the payer is not a parent of the child, they will be required to agree to these FIA Terms and Conditions by signing the 'Form of Acceptance'. **References in these FIA Terms and Conditions to "parents" shall be interpreted as including the payer, as applicable and as the context requires.**
- 3) **The status of the lump sum payment.** All payments made in accordance with the Scheme form part of the general funds of the School and may be used for such purposes as the School may from time-to-time determine. Subject to Clause 12, lump sums paid to the School into the Scheme are **non-refundable** and the parents cannot leave the Scheme except in the circumstances set out in Clause 12.
- 4) **What happens if the School becomes insolvent, etc.?** If the School becomes unable to pay its debts, by reason of insolvency or otherwise, the parents will be **unsecured creditors** of the School and the unapplied portion of the lump sum payment may not be returned to the parents. The phrase "unapplied portion of the lump sum payment" has the meaning ascribed to it in Clause 12.
- 5) **Money Laundering and source of funds.** The parents agree to provide the School with such information as the School may request and agree that the School may carry out checks that the School considers necessary or appropriate, including through third-parties, so that the School is able to verify, to its satisfaction, the identity of the parents and the source of funds being paid into the Scheme.

- 6) **The parents must make additional termly payments to the School for any amounts owed to the School.** The parents (or those responsible for the fees under the Parent Contract, if different) must pay to the School the difference between the total amount due in respect of the child each term and the amount that has already been prepaid for that term under this Scheme. Differences will arise where, for example, the fees have been increased by more than the 4% annual increase assumed in the calculation of the lump sum, where supplemental charges and other extras are due, or where taxes are due on any fees or supplemental charges, and such change applies to any of the prepayments covered under the Scheme. Payment of an amount equal to any such difference shall be made in accordance with the terms of the Parent Contract.
- 7) **The number of terms and amount to be covered by the Scheme.** The Scheme may be used to pay in advance for a set number of terms during the child's potential time at the School, from a minimum of 3 terms up to a maximum of 15 terms. The lump sum payable by the parents will be calculated so that parents pay in advance an approximation of the total anticipated termly tuition fees for the agreed number of terms (including an assumed increase in fees), minus the discount. Accordingly (and unless agreed with the Director of Finance in advance), the maximum advance lump sum payment accepted is an amount equal to that calculated to cover the estimated full termly tuition fee (including the assumed fee increase) for the total duration of the child's education at the School at the time of entering the Scheme.
- 8) **How the lump sum is calculated.** The lump sum payable is calculated by:
- a. the School and the parents agreeing in advance the number of terms intended to be covered by the lump sum payment;
 - b. estimating the total anticipated termly fees for the agreed number of terms including an assumed annual increase in fees of 4%, to work out the total amount that will be prepaid each term (**Prepayment**); and
 - c. deducting the discount from the Prepayment by applying the discount rate. The School will apply a discount rate with reference to prevailing bank base rates. This calculation will generate the amount of the lump sum payment payable by the parents.
- 9) **The discount rate.** The discount rate used will be reviewed by the School and is subject to change at the School's sole discretion. **Once parents have joined the Scheme and full payment of the relevant lump sum amount is received by the School in freely available, cleared funds, the discount rate at the time of such payment will apply for the duration of the period covered by that payment.** For the avoidance of doubt, the School will only accept payment of the advance lump sum in Pounds Sterling.
- 10) **Eligibility.** The School only accepts applications to join the Scheme from parents who have paid the Registration Fee and Admission Fee and submitted the School's Acceptance Form. Please note that participation in the Scheme does not in itself guarantee a child a place in the School, nor does it in any way alter the terms of, or requirements for, entry to the School or entitle the child to preferential treatment. The School must in all cases receive payment and a signed copy of these FIA Terms and Conditions before the beginning of the first term to be covered by the lump sum payment. For the purposes of the Scheme, terms will be deemed to commence as follows:
- Lent Term: 2nd January
 - Summer Term: 15th April
 - Michaelmas Term: 1st September

- 11) **Confirmation of participation in the Scheme.** Following receipt by the School of the lump sum payment in freely available, cleared funds, and a signed Form of Acceptance, the School will confirm the amount of the payment received, the number of terms covered by that payment, and the amount of each Prepayment.
- 12) **What happens if the child leaves the School early?** Subject to the terms of the Parent Contract (including in particular those terms relating to the withdrawal of a child on notice), if a child leaves the School for any reason prior to the commencement of the last term covered by the Scheme, or does not take up their place at the School, the unapplied portion of the lump sum payment will be refunded (less any amounts owed to the School at the time of the refund, including any fees payable to the School in lieu of notice) to the parents. The “unapplied portion of the lump sum payment” is an amount equal to such proportion of the lump sum payment made under the Scheme as is referable to the terms that (at the relevant time) have yet to commence.
- 13) **Changes to the fees and how this impacts each Prepayment.** Without prejudice to Clause 6, the School retains sole discretion as to how and to what extent any subsequent adjustment in the headline level of school fees is to be taken into account in determining the amount of each term’s fees that is covered by the lump sum.
- 14) **Refunds to third parties.** The School will not pay any refund or sum of money owed to the parents under the Scheme to a third party. The parents agree to reimburse the School for the amount of any taxes (if any) the School is required to pay as a result of refunding any portion of the lump sum payment to the parents.
- 15) **Queries.** Queries or requests for information regarding the Scheme should be addressed to the Accountant, Jackie Daniel (Jackie.Daniel@tonbridge-school.org).
- 16) **Changes to these FIA Terms and Conditions.** In the event of any change to the School's charitable status, or to any legal or taxation arrangements which have or could reasonably be expected to have an impact on the School's running of the Scheme, or for any other substantive reason, the School reserves the right to make changes to these FIA Terms and Conditions or the general arrangements of the Scheme with a minimum notice period of three (3) months to the parents.
- 17) **VAT.** The lump sum payable is inclusive of VAT at the current rate. For the avoidance of doubt, in the event that a change to VAT legislation imposes a greater VAT charge on the supply of educational services above that provided for, the parents shall pay to the School an amount equal to any VAT that is due.
- 18) **Governing Law.** These FIA Terms and Conditions are governed by English Law and either the parents or the School must bring legal proceedings in respect of these FIA Terms and Conditions in the English Courts.

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