



Dear student, *(if you are under 18 years old, please give this letter to your parents),*

I hope that you are enjoying your training and feel comfortable and relaxed in your class as we promote a fun atmosphere and a stimulating programme.

I write to remind you that all membership fees are currently charged per four-week period and collected on the first of every month via Standing Order, as explained in the rules of the club.

The membership fee is currently £28 per month (part membership) based on training in one session per week. In keeping with the TAGB national syllabus and preparation for black belt grading, this will increase to £38 per month (full membership) with two sessions per week.

I would be grateful if you would set up a Standing Order (via on-line banking, phone bank or delivering the paper hard copy to your branch), using the details provided and the reference of student name. Please do not return it to me as it would be contra to current general data protection regulation.

We do not accept cash or cheque payments for membership fees.

I have enclosed an explanation of a Standing Order which may address any concerns you have regarding this payment method (source: www.moneyfacts.co.uk).

We have a discount in place on full membership for family members training together: (Immediate family only, living at the same address).

1 family members	£38
2 family members	£70

(Additional family members £10 per person).

Please confirm via text message when the Standing Order has been set up.

Yours in TKD,

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What is a standing order?

Standing orders are a way of setting up a regular, fixed payment from your bank account.

You can set a payment to be taken at a certain frequency (for example, the 1st of each month; or the 1 March, 1 June, 1 September, 1 December, etc.) for a set amount.

A standing order will normally be set up either by:

- you signing a form given to you by the company or person you are going to pay

or

- you setting up the standing order in branch, over the phone or using online banking.

The difference between a standing order and a direct debit

You are the only person who can change the date or payment amount on your standing order. This is the main difference to a direct debit where these details can be changed by the person or company you're paying.

What if I don't have enough in my bank account to pay a standing order?

If there isn't enough money in your account to pay a standing order, your current account may have a buffer zone. This is basically a small interest free overdraft that your bank won't charge you for if you creep into it.

Exceed the buffer zone and your bank or building society may not pay the standing order and might even charge you a fee. If paying a standing order pushes you into an unauthorised overdraft, you may have to pay additional charges as well.

If you know beforehand that you won't have enough in your bank account, the best thing to do is arrange a temporary overdraft with your bank to pay the standing order. Alternatively, you could try to negotiate a later payment date with the company in question.

If you miss standing orders regularly you should consider changing payment dates or paying by a different method.

How to cancel a standing order?

You can cancel a standing order at any point in branch, over the phone or online. However, make sure to inform the person or company in receipt of the payment before you do, as you could incur fees or penalties for non-payment. This could even go onto your credit file if you don't pay a bill on time.

Source: www.moneyfacts.co.uk