

i-to-i TERMS AND CONDITIONS FOR INSTALMENT PAYMENTS

- 1. These terms** Why you should read them. Please read these terms carefully before you submit your order to us. These terms tell you the agreement you are making when opting to pay by instalment for your course.

- 2. Information about us and how to contact us**
 - a. Who we are.** We are Teach and Travel Group Ltd trading as i-to-i and as LoveTEFL. Our company registration number is 7935847 and our registered office is at 4th Floor, Wilson House, Lorne Park Road, Bournemouth, BH1 1JN. Our registered VAT number is 202707349.

 - b. How to contact us.** You can contact us by telephoning our customer service team on UK +44 113 205 4602 or by writing to us at customersupport@i-to-i.com

- 3. Your agreement when choosing to pay by instalments**
 - a.** When opting to make payments for your course through instalments you are agreeing to the following terms:

i-to-i is providing credit to you for the outstanding balance for your course based on your agreement to make payment on agreed dates.
 - Automatic payments on agreed dates will be taken from your card using the details provided at booking. Confirmation of these details can be found in your confirmation invoice
 - You should make sure that you have sufficient funds in your account on this date so that the payment goes through successfully
 - If payment is unsuccessful on the first attempt, you are agreeing to attempted payments being taken again until the balance has been settled

- 4. Missing payments:**
 - a.** Missing payments could have severe consequences and make obtaining credit more difficult.

If payment cannot be secured automatically through the above actions, then i-to-i TEFL reserves the right to take further action to recover the debt owed. This may include but is not limited to:
 - Withdrawing access to you account
 - Adding late payment charges to the balance owed
 - Passing the overdue amount over to a debt collection company for retrieval