



FEESIER LATE PAYMENT FEES POLICY

1. You will be sent an upcoming payment reminder 3 days prior to the instalment due date (the “**Due Date**”).
2. If an instalment is not paid on the Due Date:
 - a. you will be immediately notified of this (reason for the payment failure e.g. “insufficient funds” or “declined by bank” may be provided separately or on request).
 - b. the failed payment will be automatically re-tried **up to 3 times** within the next 7 days after the Due Date.
 - c. if the missed instalment is successfully collected within 7 days after the due date, there will be **no late payment fee**.
 - d. if the missed instalment is not successfully collected within 7 days after the Due Date, a **late payment fee of £10** will be payable for each further 7 days that the instalment remains unpaid **up to a maximum of 14 days**.
 - e. if the instalment remains unpaid beyond 21 days after the Due Date, a **maximum late payment fee of 15% of the outstanding instalment amount** will apply.
3. Feesier may (in its sole discretion) request full settlement of the applicable late payment fee or where there are further instalments on your payment plan, the late payment fee may be automatically added to the future instalments.
4. In addition, if the missed instalment remains unpaid beyond 28 days after the Due Date, Feesier may (in its sole discretion) request full settlement of the remaining balance on your payment plan plus the applicable late payment fees.
5. If the missed payment or the full remaining balance on your payment plan (as applicable) remains unpaid beyond 31 days after the Due Date, Feesier reserves the right to take appropriate measures to recover the outstanding balance (including the applicable late payment fees) as it may deem necessary and the costs of doing so will be recovered from you.
6. Where any instalments on a payment plan remain outstanding, Feesier reserves the right to refuse to provide you any further funding until the balance is settled in full.
7. **All late payment fees will be (in Feesier’s sole discretion) either donated to a legal access charity of Feesier’s choice or used by Feesier for a private legal aid scheme to be allocated at its discretion on receipt of funding applications for it.**



Illustration:

A monthly instalment of £300 is missed:

1. First 7 days after the Due Date – no late payment fee, provided that the unpaid instalment is collected within 7 days after the Due Date.
2. If the instalment remains unpaid beyond the first 7 days after the Due Date:
 - a. a **£10 late payment fee** will apply if the missed instalment is paid within 8 - 14 days after the Due Date with a **total of £310 payable**; and
 - b. a **£20 late payment fee** will apply if the missed instalment is paid within 15 - 21 days after the Due Date with a **total of £320 payable**.
3. If the missed instalment remains unpaid beyond 21 days after the Due Date, a **maximum late payment fee of £45** (15% of £300) will apply with a **total of £345 payable**.
4. Paragraphs 3 - 7 of the Feesier Late Payments Policy apply as relevant.