



Agreement for Payment for Boost Your Learning Services

By giving us your card information, you agree to let Boost Your Learning charge your card for our services through Stripe. Stripe is a safe and secure online payment system. Stripe is a PCI DSS compliant payment gateway.

Here's how it works:

- **Regular Charges:** We will charge your card every two weeks **or** every term, depending on what you choose. This is done automatically so you don't have to remember to pay each time.
- **Manage Your Payments:** You can change your card information or payment choices anytime by logging into your [Boost Your Learning account online](#).
- **Fees:** You'll pay for your lessons plus a 3% fee each time your card is charged. This extra fee is for using your card.
- **Cancellation:** If you want to stop lessons, you need to tell us two weeks before your next payment to avoid being charged.
- **Lesson Schedule:** We'll send you a schedule of your lesson at least five days before invoicing. You can also see your schedule online in your account or by emailing us at manager@boostyourlearning.co.nz.
- **Payment Problems:** If your card payment doesn't go through, we'll try three times. We'll let you know each time it fails and ask you to update your card information. If the payment still doesn't work after three tries, there will be a \$25 fee.

How we keep your information safe:

We use a special online payment system called Stripe to process your payments. This means that we don't actually see or store your full card details. Stripe takes good care of your information and uses special technology to keep it safe. You can learn more about how Stripe protects your information by reading their privacy policy online.

[Stripe Policy](#)

When you use Teachworks' autopayment functionality with Stripe, **Stripe is responsible for the security and handling of your customers' card information.**

Neither Boost Your Learning nor Teachworks itself does not store the full card details. Instead, it uses tokens provided by Stripe to process payments. This means that sensitive card information is handled directly by Stripe, which is a PCI DSS compliant payment gateway.

- **Teachworks:** Facilitates the connection between your Boost Your Learning and Stripe, manages the autopayment schedules, and displays basic card information (last four digits, expiry date) for your reference.
- **Stripe:** Securely stores and processes the card information, handles all payment transactions, and ensures compliance with PCI DSS security standards.

What about payment disputes?

Payments taken from Boost Your Learning will reflect the schedule shared at the beginning of term. If you request additional lessons these will be charged.

In the rare event that we overcharge you:

- We promise to refund any duplicated fees that are not within the agreed schedule.

- We promise to provide a credit for subsequent lessons for any lessons cancelled by a tutor to be used in the same term or the subsequent term.

If you are questioning a payment made through Stripe, you should first contact us at Boost Your Learning to try and resolve the issue. If we can't resolve it together, you can contact your bank to dispute the charge.

This is called a "chargeback."

Here's what happens during a chargeback:

- 1. You contact your bank:** Explain why you are disputing the charge.
- 2. The bank investigates:** The bank may ask you for more information and will contact Stripe to request details about the transaction.
- 3. We provide evidence:** We will provide Stripe with information about the payment, such as the date, amount, and description of the services provided. We may also share any agreements or communication we have with you related to the payment.
- 4. Stripe makes a decision: Based on the evidence provided by both sides, Stripe will determine whether the chargeback is valid.**
- 5. The outcome:**
 - a. If the chargeback is valid, your bank will refund the disputed amount, and Boost Your Learning will be charged a fee by Stripe.
 - b. If the chargeback is invalid, the funds will remain with us.

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