

## INSTRUCTIONS FOR INSTALMENT PAYMENTS

You have the option to pay your invoice in 2 or 3 instalments. Please note that a three-instalment plan is only available if the total sum of the invoice exceeds 300 €.

You do not need to notify our billing department separately if you follow the schedule and instructions provided below.

- 1 Split the total sum into equal instalments (2 or 3).
- 2 Add a 5 € surcharge to the second and (if applicable) third instalments.
- 3 Pay the first instalment no later than the original due date stated on the invoice.
- 4 Pay the remaining instalments at maximum intervals of one month from the original due date.

If you are unable to make a payment according to this schedule, please contact us immediately at [laskutus@musiikkikouludemo.fi](mailto:laskutus@musiikkikouludemo.fi)

**Note!** If payments are not made by the due dates, the invoice may be referred to a debt collection agency, which will add interest and their own collection costs to the total.

### EXAMPLE

total **360 €**  
due date **10 January**  
paid in **3 instalments**

#### Calculation:

$360 \text{ €} / 3 = 120 \text{ €}$   
+ **5 €** surcharge for the 2. & 3. instalments

#### Payments:

1st instalment 10.1.	<b>120 €</b>
2nd instalment 10.2.	<b>125 €</b>
3rd instalment 10.3.	<b>125 €</b>

#### One instalment

10.1.

**360 €**

#### Three instalments

10.1.      10.2.      10.3.

**120 €**

**125 €**

**125 €**