

**ACKNOWLEDGEMENT OF DEBT**

owed by

.....  
ID Number.....

of

.....[insert address]  
(*“the Debtor”*)

to

**BISHOPSLEA PREPARATORY SCHOOL FOR GIRLS**

of

**Bishop Gaul Avenue, Belvedere, Harare**  
(*“The Creditor”*)

1. I, ..... being the parent/guardian of the minor child, ..... who is presently in Grade.....at Bishopslea Preparatory School for Girls, hereby acknowledge myself to be truly and lawfully indebted to the Creditor in the total sum of ..... **UNITED STATES DOLLARS** (US\$.....) being the outstanding school fees due to the Creditor in respect of the period between ..... to .....including administrative charges thereon.
  
2. I shall pay all sums due under this Acknowledgment to the Creditor in the following manner:
  - a. Payment of US\$..... on or before .....
  
  - b. Payment of US\$..... on or before .....

3. I shall make all payments due to the Creditor under this Acknowledgment without set-off or deduction and free of bank exchange on the due date by way of deposit into such account as the Creditor may specify in writing from time to time.
4. Should I default on any payment, the Creditor shall be entitled to institute legal proceedings against me, claiming the full outstanding amount, without any notice to me.
5. I acknowledge that each payment will be allocated first to any legal costs, including attorney-client costs, and any collection charges incurred in enforcing this Acknowledgment of Debt and then the balance to the capital sum.
6. I renounce any benefits arising from all legal exceptions or benefits, including *non numerate pecuniae* (full payment did not follow), *non causa debiti* (there is no reason for the obligation), *de duobus vel pluribus reis debendi* (the benefit of being sued together), revision of accounts, or error in calculation. I understand this means that if I want to defend any law suit or challenge its obligation to pay immediately the full amount recorded hereunder, for any reason, I will bear the burden of proving that I am not obliged to pay.
7. I choose as my address for the service of any notice or process the address stated above. This address may be changed to another in Zimbabwe from time to time by giving notice in writing to the Creditor. Any notice sent to me by registered post will be deemed to have been validly given on the 3<sup>rd</sup> day after posting.
8. The Creditor may choose in which court to institute any proceedings connected with this acknowledgment, and may proceed against me on any existing court papers or otherwise. I consent to the jurisdiction of the Magistrates Court in Harare irrespective of the amount of money involved.
9. Any failure to enforce its rights, indulgence granted to me or receipt of part-payment will not vary the Creditor's rights and no future variation, waiver, release or agreement will be of any force or effect unless it is in writing and duly signed.
10. No previous or contemporaneous communication, representation or agreement (whether oral or written, express or implied) made or alleged shall be of any force or effect or vary or add to or suspend my obligations under this acknowledgment.

SIGNED at Harare on the    day of                    20....

As Witnesses

1 \_\_\_\_\_

2 \_\_\_\_\_

\_\_\_\_\_  
Debtor