Payment Plan – Terms & Conditions

Payment Plans may be provided at the discretion of the General Manager (or delegate) conditional upon a student entering into a written agreement for the payment of fees and subject to the following Terms and Conditions:

1. Eligibility to Apply
   All of the eligibility conditions must be met in order for a student to be deemed eligible to apply for a Payment Plan:
   - The student is not an international student
   - If the student is under 18 years of age, they must apply with a guarantor
   - The student provides evidence of 100 points of identification including photo ID
   - The student is able to demonstrate financial capacity to meet the payment plan
   - The student has not been granted VET FEE HELP or FEE HELP assistance
   - The program fees are over $500
   - The program is a minimum of 6 weeks in duration
   - The student shows no outstanding debt on their student account.

2. Application
   - Applications for Payment Plans shall be made on the prescribed form (FM850a)
   - Applications shall be made prior to start of study unless approved for late enrolment
   - Students and/or guarantors are responsible for providing true and correct information on the Payment Plan Application form.

3. Financial Viability Test
   - A Financial Viability Test shall be completed using the information provided on the Payment Plan Application form.

4. Credit Check
   - A credit check on the student and guarantor shall be completed through an external provider.

5. Deposit and Repayments
   - A minimum deposit of 25% of the fees applicable is required
   - The deposit is non-refundable
   - Payments shall be made by Direct Debit only
   - Payments shall be made in fortnightly instalments
   - The last instalment shall be made 30 days prior to the end of the student’s program of study
   - Cancellation of enrolment does not cancel the obligation to make all outstanding payments under the Payment Plan
   - After start of study, any additional classes will need to be paid in full
   - Extenuating circumstances adversely affecting ability to meet repayment commitments must be provided in writing.

6. Declined Applications
   - Eligible Payment Plan applications may be declined under the following conditions:
     - The Financial Viability Test shows that the Payment Plan is not affordable
     - The Credit Check is failed
     - Previous Payment Plan instalments have not been adhered to.
   - If the application is declined, the full fee is due immediately.

7. Appeals if Payment Plan is Declined
   - The student may apply to the General Manager (or delegate) within 7 days after the written notice is given, to request a reconsideration of the application.

8. Actions Arising from Non-Payment
   Where a student defaults on agreed instalment payments the following shall apply:
   - The debt becomes payable in full immediately
   - A student may be suspended from further tuition
   - No subsequent payment plans shall be considered
   - Recovery of overdue debts may be referred to a Debt Collection Agency and may result in additional costs being incurred by the student
   - If a student completes the requirements of the qualification they are enrolled in, but they still have outstanding fees, the student will not be issued with a certificate until such time as the outstanding debt is paid in full.
9. **Identification Required at the Time of Application**

Students and guarantors must submit 100 points of ID at the time of application including at least 1 form of photographic evidence

**Primary (may only submit 1 document of this type).**
- An original or certified copy, or an extract, of a birth certificate
- An original or certified copy of a citizenship certificate
- An original or certified copy of an international travel document i.e. passport
- An original or certified copy of a valid Drivers Licence

**Secondary (initial secondary document will be awarded 40 points; any additional documents will be awarded 25 points)**
- A document containing a photograph or signature and is a licence or permit issued under a law i.e., Student ID Card, State or Federal Government Employee Photo Identity Card, Firearm Licence, Department of Veterans Affairs Card, Centrelink Card
- A written reference from a financial body certifying that the student is a known customer and bearing the signatures of the student and an employee or agent of the financial body

**Secondary**
- Letter from current employer or employer within last two years
- Land ownership records
- Occupation records

**Secondary**
- Any card on which your name appears i.e. Medicare card, Credit Card (1 per institution), Proof of Age Card, Store Account Card, Library Card, Union Card
- Documents on which your name and address appear i.e. car registration, rental receipts/property lease, insurance papers, rates notice, records of another financial institution showing you’ve been a member for 12 months or more

**Secondary (1 per institution)**
- Documents on which your name and address appear i.e. utility bill, bank statements