

Payment Plan Application



TERMS & CONDITIONS

- Payment plan applications shall be made prior to start of study (unless otherwise agreed).
- An applicant must be a domestic student 18 years of age or older. A student under 18 years may apply with a Guarantor. Evidence of identification with 100 points of ID including a photo must be provided by the applicant and/or guarantor, **where applicable**.
- **TAFE Queensland reserves the right to refuse payment plans where it is not deemed to be responsible to enter into a payment arrangement with a student, or where a student is eligible for a VET FEE HELP loan for the program.** Financial capacity to meet the payment plan instalments must be demonstrated (via financial viability test / credit check). Applicants must have no outstanding debts with TAFE Queensland. If the application is declined, the full fee will be due and payable immediately. You may apply to the General Manager (within 10 business days) after receiving written notice to request reconsideration. Please contact us for further information. Alternatively the program may be eligible under Commonwealth assistance (VET FEE HELP/FEE HELP) or you may apply under a guarantor arrangement.
- **Payment Plans are not offered on all programs or enrolments. Minimum deposit levels apply at the discretion of the regional General Manager.** The instalments are due fortnightly, **or as otherwise negotiated** via direct debit and the total payment plan shall be completed at least 30 days prior to the end of the student's program of study for which the Payment Plan has been provided, this includes all government and non-government funded programs.
- Consumer credit worthiness information may be exchanged with credit reporting bodies.
- Fees must be repaid as **contracted** under the plan; otherwise the full debt will become due and payable; you may be suspended from further tuition and no subsequent payment plans may be considered. Overdue debts may be referred to a Debt Collection Agency and may be reported to a Credit Referencing Agency. This may result in additional costs being incurred by you (your guarantor) and may affect your credit rating.
- Any additional classes added to enrolment after start of study **may** need to be paid in full. Cancellation of enrolment does not cancel the obligation to make all payments under the approved plan. Any extenuating circumstances adversely affecting ability to meet repayments must be provided in writing.
- Default on agreed instalment payment may result in an award/results not being issued for any completed qualifications.

STUDENT DETAILS (Please use BLOCK letters and print your name in full)

Student number (if known):		Date of birth:	/ /		
Family name:		Given name/s:			
Address:				Post code:	
Mobile:		Home phone:		Email address:	
Important: A guarantor is required if you are under 18 years of age. Please note that you may also choose to provide a guarantor for financial reasons if you are over 18 years of age					
Will you be supplying a guarantor for your payment plan who will be responsible for your debt in case of default? or Will your guarantor be paying your fees for you via a payment plan associated with this application?			<input type="checkbox"/> Yes* <input type="checkbox"/> No		
			<input type="checkbox"/> Yes* <input type="checkbox"/> No		
If yes, do you wish to provide authorisation for TAFE Queensland to discuss your details with your guarantor?			<input type="checkbox"/> Yes <input type="checkbox"/> No		
If yes, what information can be discussed with your guarantor?			<input type="checkbox"/> All details <input type="checkbox"/> Attendance / Progress of Study <input type="checkbox"/> Financial records <input type="checkbox"/> Other:		
Do you wish for this authority to expire at some point? If yes, please provide date of expiry			<input type="checkbox"/> No <input type="checkbox"/> Yes / /20		

*NOTE: If you answered yes, please have your guarantor complete the guarantor details section below before proceeding, if you are not using a guarantor please go straight to page 2.

GUARANTOR DETAILS (Please use BLOCK letters and print your name in full. Credit checks apply to guarantors.)

Family name:		Given name/s:		
Address:				Post code:
Date of birth:	/ /	Email address:		
Mobile:		Home phone:		

Guarantor Declaration

I _____ (name of Guarantor) confirm that I am willing to be a Guarantor for _____ (name of Applicant)

I am aware of, understand, and agree that I will be liable to pay all money owing by the applicant if they default in paying the debt under the payment plan and I declare that all information supplied is true and correct.

Or

I agree that I am willing to take on the debt associated with this agreement and enter into a direct debit payment plan arrangement to pay all TAFE fees owing for the course stated in this application and I declare that all information supplied is true and correct.

Guarantor signature:	Date:
	/ /20

Payment Plan Application



STUDENT DECLARATION

I declare that all information is true and correct. I have read and understand the Terms and Conditions. I understand the approval of my application will commit me to an agreed schedule of payments and that any failure to make payment may result in the termination of the agreed Payment Plan resulting in the outstanding balance becoming immediately due and payable. Even if I withdraw from the program, I may still owe for unpaid fees if the courses have commenced regardless of whether I have actually attended these courses. These details may be used (as a default mechanism) to collect outstanding debt through a collection agency at my expense. I give consent to TAFE Queensland to obtain my consumer credit file for the purposes of this application. **I agree to the terms and conditions and will make payments on or before the due date of the Payment Plan. I declare that I am over 18 years of age at time of signing this application.**

Student signature:	Date:
	/ /20

PRIVACY STATEMENT

TAFE Queensland is collecting the information on this form to use and disclose for the following purposes: to process and manage your enrolment; to undertake administrative tasks essential to the functioning of TAFE Queensland and to manage future enrolments at TAFE Queensland regions. Personal information collected on this form may also be disclosed to third parties with your consent or as permitted or required under law. Your information will be stored securely. If you wish to access or correct any of your information, discuss how it has been managed, or have a concern or complaint about the way your personal information has been collected, used, stored, or disclosed, please contact your TAFE Queensland region. For those students who require assistance in reading and understanding this privacy statement, the region's customer service or student services staff and your teacher will be available to assist in explaining each section at the commencement of your training.

FINANCIAL VIABILITY

Income and expenses listed below are related to:		<input type="checkbox"/> Student	<input type="checkbox"/> Guarantor
Please list your fortnightly income details:		Please list your fortnightly expense details:	
Work (wages):	\$	Rent / Board / Mortgage / Rates:	\$
Centrelink income:	\$	Phone/Electricity/Gas/Water:	\$
Parent/spouse:	\$	Living Expenses (e.g. Food; Entertainment)	\$
Other (please specify):	\$	Transport / Car / Insurance expenses	\$
		Credit Card / Loan repayments	\$
		Other (please specify):	\$
Total fortnightly income:	\$	Total fortnightly expenses:	\$

REGION USE ONLY

Course:		DP No.	
Guarantor ID number			
Consumer credit check undertaken:		<input type="checkbox"/> Yes <input type="checkbox"/> No	Date: / /20
Application approved?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Total fees	\$
Deposit paid:	\$	Credit approved:	\$
Financial Delegate's Name:	Financial Delegate's Signature:	Date:	
		/ /20	



TAFE Queensland Direct Debit Request Form

TAFE Queensland

Please use **BLOCK** letters

	Name of Account Holder/s giving the Direct Debit Authorisation Request					
Account Holder/s Authority	I/We					
	Authorise and request you	TAFE Queensland Gold Coast	APCA Number:-	402897		
	to arrange for funds to be debited from my/our account at the financial institution identified below and as prescribed below through the Bulk Electronic Clearing System or to debit my/our account by any other means in accordance with the terms of the attached Direct Debit Request Service Agreement .					
	This Direct Debit Request will remain in force in accordance with the terms of the Direct Debit Request Service Agreement .					
Account Holder/s Address and Bank Details	Student Number (If applicable)			Date of Birth	/ /	
	Account Holder/s full name					
	Street No / Name					
	City		State		Postcode	
	Name of Account					
	BSB Number	_ _ _ / _ _ _	Financial Institution			
	Account Number					

Direct Debit Details (Office Use Only)			
What is the amount that is to be direct debited per transaction		\$	
What date are the deductions to commence?		/ /	
What date are the deductions to cease?		/ /	
How often are the deductions to occur (please tick the nominated option)	<input type="checkbox"/> Weekly	<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Monthly

- **Please ensure** that you have read and understood the Direct Debit Request Service Agreement and checked the details on this form to ensure they are correct before providing these documents to the TAFE Queensland Institute.
- **Please note** Direct Debiting is not available on the full range of accounts. If in doubt, please contact your financial institution.

Declaration (If in joint names both signatures are required)			
Account Holder/s Authority	By signing this document I acknowledge that <ul style="list-style-type: none"> • I have read and understood the requirements of this agreement • I agree to the terms and conditions as recorded in this document 		
	Signature	Date
	Signature	Date

Please ensure that you have read the following before providing the TAFE Queensland Institute the Direct Debit Request

- You are responsible for obtaining independent advice in relation to the Direct Debiting arrangements and how they will affect your personal or business affairs. To avoid unnecessary rejections of a Direct Debit and processing of your disbursements, you are advised to check the completed Direct Debit Request form against a recent statement issued by your financial institution.
- We may vary this agreement at any time by giving you at least 14 days' notice.
- By signing a Direct Debit Request, you request and authorise us to arrange for funds to be debited from your account either according to the loan agreement we have with you (or either of you or a third party) or as provided in this Service Agreement. The amounts drawn will be as due under that loan agreement or any agreed variations to it thereafter or any greater amount which you, either of you, or a third party instruct us to draw, provided such instruction is given in the manner specified in the operating authority held by us in connection with your account. Where the amount due under the loan agreement decreases, TAFE Queensland Gold Coast at its discretion may decrease the amount drawn from your account or, unless you instruct us to decrease it, continue to draw the higher amount.
- TAFE Queensland will arrange for funds to be debited from your account:
 - As requested and authorised in the Direct Debit Request; or
 - According to any notice sent to you specifying the amount payable and the date payment is due; or
 - In accordance with this Service Agreement
- The payment will be deducted from your nominated account on the payment due date. If the due date for payment falls on a non-working day or a national public holiday, the payment will be processed on the next working day.
- It is your responsibility to ensure that you have sufficient clear funds in the nominated account, by the due date, to allow for the payment of Debit Items according to this request. If you do not have sufficient funds:
 - The payment will be regarded as not having been made
 - An administration fee may be charged to your account by your financial institution
- You should be aware that:
 - Direct Debiting through Bulk Electronic Clearing System (BECS) is not available on all accounts;
 - Account details should be checked against a recent statement from your financial institution. If you are in any doubt of your account details, you should confirm these with your ledger financial institution before completing the Direct Debit Authorisation Request; and
 - It is your responsibility to advise us if your nominated account is altered, transferred or closed.
- In the event where there are two (2) unsuccessful returned unpaid transactions in succession this payment plan will be cancelled and the full amount of the outstanding debt will be required to be paid immediately.
- Your records and account details will be kept private and confidential and will only be disclosed at your request or the request of the financial institution in connection with a claim made to an alleged incorrect or wrongful debt, or otherwise as required by law.
- If you believe there has been an error in debiting your account you should contact us on 07 5581 8300 during business hours as soon as possible so that we can resolve your query quickly. If our investigations show that your account has been incorrectly debited, we will arrange for the financial institution to adjust your account accordingly. We will also notify you of the amount by which your account has been adjusted. If following our investigations we believe on reasonable grounds that your account has been correctly debited, we will respond to your query by providing you with reasons and copies of any evidence for this finding. If we cannot resolve the matter, you can still refer it to your financial institution, which will obtain details from you of the disputed payment and may lodge a claim on your behalf.
- For all matters relating to the Direct Debit arrangement on your account, including requests for deferment of debits, alteration of debit arrangements or stopping or cancelling your Direct Debit Request, please call us on 07 5581 8300 during business hours as soon as possible so that we can resolve your query quickly.