

# TAFE Queensland

## Payment Plan Direct Debit Request Form

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### Instruction

Please read carefully before completing and returning this Form to our Customer Service team.

### Terms and Conditions

All Payment Plan requests must be made in writing using the TAFE Queensland Payment Plan Application and Direct Debit Request Form.

### Eligibility

To be eligible for a payment plan the applicant must be a domestic student, aged 18 years or older. A student under 18 years may apply with a Guarantor who is over the age of 18. Evidence of identification must be provided by the Guarantor with the TAFE Queensland Direct Debit Payment Plan Request Form.

The minimum student fee threshold for the qualification or unit/s of competency is \$300 or greater.

### Submission of Request Form

Payment Plan applications must be submitted to TAFE Queensland at the time of enrolment or prior to the start of study date for the relevant qualification or unit/s of competency.

To return your Payment Plan Direct Debit Request form, login to the Student Portal and select the 'Forms' tile.

Fill out the 'Return Payment Plan Direct Debit Request' form and attach your form in PDF format.

### Refusal of application

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 FEE-HELP loan for the program. TAFE Queensland will however consider applications for students eligible for VET Student Loans and applying for a Payment Plan for the student fees over the prescribed capped amount for the qualification.

If the payment plan application is declined, the full fee will be due and payable immediately to continue with the course enrolment. You may apply to the General Manager (within 10 business days) after receiving written notice to request reconsideration. Alternatively, the program may be eligible under Commonwealth assistance (FEE-HELP or VET Student Loan), or you may apply under a guarantor arrangement. Please contact our Customer Service team on 1300 308 233 to discuss this further.

### Overdue payments

Fees must be repaid as contracted under the plan, otherwise, the full debt will become due and payable, and 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 the start of study date may need to be paid in full. Please contact us to discuss further unit enrolments if you are on a current Payment Plan.

Even if you withdraw from the program, you may still owe unpaid fees if classes have started, whether you have attended these classes or not.

Any extenuating circumstances adversely affecting the 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 (excluding apprentices/trainees).

## Direct Debit Service Agreement

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 Form, you request and authorise TAFE Queensland to arrange for funds to be debited from your account either according to the repayment schedule 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 per the repayment schedule 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 repayment schedule decreases, TAFE Queensland 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 Form; 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-business day, 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 doubt of your account details, you should confirm these with your financial institution before completing the Direct Debit Authorisation Request; and
- It is your responsibility to advise TAFE Queensland if your nominated account is altered, transferred, or closed.

In the event that 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 record and account details will be kept private and confidential and will only be disclosed at your request or the financial institution's request in connection with a claim made to an alleged incorrect or wrongful debt, or otherwise as required by law.

For all matters relating to the Direct Debit arrangement on your account, including requests for deferment, alteration, or cancelling of debit arrangements, or if you believe there has been an error in debiting your account you should contact our Customer Service team on **1300 308 233** as soon as possible so that we can resolve your query.

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 notify you of the amount for 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.

TAFE Queensland Payment Plan Direct Debit Request					
Name of account holder/s giving the Direct Debit Authorisation Request					
Account holder/s authority	I/We.....				
	Authorise and request	TAFE Queensland	APCA number:	402 898	
	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 <b>attached Direct Debit Request Service Agreement</b> .				
	This Direct Debit Request will remain in force in accordance with the terms of the <b>Direct Debit Request Service Agreement</b>				
Account holder/s address and bank details	Student ID number		Date of birth		
	Student name				
	Account holder/s full name				
	Street address				
	City		State	QLD	Postcode
	Name on account				
	BSB number		Financial institution		
	Account number				
Direct debit details (Office use only)					
What is the amount to be direct debited per transaction	First payment \$	Ongoing payment \$	Last payment \$		
What date do the deductions commence?					
What date do the deductions cease?					
How often are the deductions to occur (please tick the nominated option)	Weekly <input type="checkbox"/>	Fortnightly <input type="checkbox"/>	Monthly <input type="checkbox"/>		
A Payment Plan Summary will be available in the <a href="#">Student Portal</a> which specifies the due dates, instalment amounts, and a breakdown of the fees covered by the payment plan. This will also be emailed to your email address on file. <b>Please note the Payment Plan Summary will only go to the student and not the Guarantor.</b>					
Student debtor rules and obligations					
<p>The Direct Debit Payment Plan schedule must be completed 30 days before CLOSE of study, or as otherwise stated below:</p> <ul style="list-style-type: none"> <li>• Direct Debit Payment Plan request forms can be completed for courses over \$300</li> <li>• Direct Debit Payment Plan requests can be used to pay course fees, including short courses i.e. skill sets and other non-accredited courses</li> <li>• Should you have an outstanding debt with TAFE Queensland, no further credit or continuing enrolment will be available until such debt has been paid</li> <li>• In the instance that funds are not available at the time of withdrawal, your Direct Debit Payment Plan may be cancelled and the total outstanding balance must be paid within 14 days</li> <li>• If you withdraw from a course or program before the course or program is completed, the outstanding balance of your Direct Debit Payment Plan must be paid within 14 days</li> <li>• Overdue debts may be referred to a Debt Collection Agency for recovery and may be reported to a Credit Referencing Agency. This may result in extra costs being incurred by the student and may affect their credit rating.</li> </ul>					

Student and/or account holder(s) declaration				
<b>Student or account holder/s authority</b>	By signing this document: <ul style="list-style-type: none"> <li>• I confirm that the information provided is true and correct and all account holders are aware of the financial commitment of this Payment Plan.</li> <li>• I have read and understood the requirements of this agreement</li> <li>• I agree to the terms and conditions as recorded in this document</li> </ul>			
	<b>Please print and sign below as electronic signatures can not be accepted.</b>			
	<b>Signature</b> (Account Holder 1)		<b>Date</b>	
	<b>Signature</b> (Account Holder 2)		<b>Date</b>	
<b>Student signature</b> (if not A/H)		<b>Date</b>		

Declaration if the student is under the age of 18			
<b>Please print and sign below as electronic signatures can not be accepted.</b>			
<b>Guardian signature</b>	<b>Signature</b>		<b>Date</b>
Guarantor details – only complete if a guarantor is required			
<b>Guarantor full name</b>		<b>Date of birth</b>	
<b>Street address</b>		<b>Postcode</b>	
<b>Email address</b>			
<b>Contact number</b>			
Guarantor Declaration			
I, _____ (Name of Guarantor) confirm that I am willing to be a Guarantor for _____ (Name of Applicant)			
<input type="checkbox"/> 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 Direct Debit Payment Plan and I declare that all information supplied is true and correct			
OR			
<input type="checkbox"/> 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 owing fees for the course stated in this application and I declare that all information supplied is true and correct			
<b>Signature</b>		<b>Date</b>	

**Please print and sign above as electronic signatures can not be accepted.**