Part Payment Plan

Application Pack
Enrolment Fees - Part Payment Plan

How does a Part Payment Plan work?
Part Payment Plans are managed by Debitsuccess and are available to students enrolling at Bendigo TAFE. Debitsuccess is an external organisation that provides this service; you will be entering into a contract with Debitsuccess, not Bendigo TAFE, for this payment option.

Every Debitsuccess Part Payment Plan arrangement will attract a 5.5% administration fee for the establishment of your plan. The 5.5% is calculated on the full fees payable after your minimum deposit of $250 (you may wish to pay an additional deposit amount) is paid.

Part Payment Plans allow the cost of the course (including tuition, student services fee, materials and consumables) to be paid off over a period of time. You must complete your payments 30 days before the end date of your course. If VET Fee Help is available as a payment option for your course, you will only be able to have a Part Payment Plan for your materials, consumables and student services fee (these can't be paid via VET Fee Help).

How do I proceed?
You will be required to pay a deposit of $250 of your total course fees. You will then be charged 5.5% of the remaining amount as your Part Payment Plan administration fee. This will be added to the outstanding fees and can be paid off over time, as part of your Part Payment Plan. If you are paying your tuition via VET Fee Help and your Part Payment Plan is just for materials, consumables and student services fees, the fees charged will be based on these costs. You will require the following information when applying:

- Credit Card or Bank Details
- Guarantor Form signed by Parent/Guardian (if under 18 or have a guardian for financial matters)
- Budget Assessment (to be completed where fees exceed $3000. This may also be used as a guide to determine your household income and expenses).
- Email Address
- Mobile Number
- Mailing Address

Step 1: Complete a Debitsuccess Direct Debit Request Form online with a Bendigo TAFE Enrolment Officer and sign a payment agreement, supplied by Debitsuccess which incorporates a direct debit or recurring credit card authority.

Step 2: Payments will be collected automatically on the specified date and frequencies as agreed. Termination of Debitsuccess Contract Withdrawal from training does not necessarily mean you no longer owe Bendigo TAFE enrolment fees.

By signing the Debitsuccess agreement you are obligated to continue payments as agreed, unless you qualify for a refund as per the Bendigo TAFE withdrawal and refund policy, available on the Bendigo TAFE website and in the Information for Prospective Students booklet. Please ensure you are familiar with this information.

For additional information, please contact Bendigo TAFE on 1300 554 248 or refer to Debitsuccess - Terms and Conditions of the Debitsuccess Contract.
Contact Debitsuccess: W. www.debitsuccess.com or T. 1800 148 848

Warning – Uncontrolled when printed. The current version of this document is kept on the BMS.
Part Payment Plan Checklist

If you are wishing to enter into a Part Payment Plan with Bendigo TAFE managed by Debitsuccess you will require the following information:

☐ Credit Card or Bank Details
Bank details consist of a 6 digit BSB and an account number. Credit card details are listed on the card.

☐ Guarantor Form signed by parent/guardian
This is only required if under 18 or if you have a guardian for financial matters.

☐ Budget Assessment
To be completed where fees exceed $3,000. This may also be used as a guide to determine your household income and expenses.

☐ Email address

☐ Mobile number

☐ Mailing address

Having this information ensures that you will be enrolled efficiently.

Note: Payment methods can be modified at any time by contacting Debitsuccess on 1800 148 848 or by emailing customerservice@debitsuccess.com.au
Part Payment Plan Budget Assessment

If you pool your money, write down the income and expenses of the household. Allow for larger bills you may receive for gas and electricity during the winter months.

<table>
<thead>
<tr>
<th>Your income</th>
<th>Per fortnight</th>
</tr>
</thead>
<tbody>
<tr>
<td>Centrelink payments</td>
<td></td>
</tr>
<tr>
<td>Employment</td>
<td></td>
</tr>
<tr>
<td>Other income (e.g. Interest from investment, savings)</td>
<td></td>
</tr>
</tbody>
</table>

(A) TOTAL INCOME

<table>
<thead>
<tr>
<th>Your expenses</th>
<th>Per fortnight</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing</td>
<td></td>
</tr>
<tr>
<td>Rent/mortgage</td>
<td></td>
</tr>
<tr>
<td>Insurance</td>
<td></td>
</tr>
<tr>
<td>Electricity</td>
<td></td>
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<tr>
<td>Gas</td>
<td></td>
</tr>
<tr>
<td>Telephone</td>
<td></td>
</tr>
<tr>
<td>Land rates</td>
<td></td>
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<tr>
<td>Water rates</td>
<td></td>
</tr>
<tr>
<td>Transport</td>
<td></td>
</tr>
<tr>
<td>Car repayments</td>
<td></td>
</tr>
<tr>
<td>Registration</td>
<td></td>
</tr>
<tr>
<td>Car maintenance</td>
<td></td>
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<tr>
<td>Fares/petrol</td>
<td></td>
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<tr>
<td>Health</td>
<td></td>
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<tr>
<td>Private health insurance</td>
<td></td>
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<tr>
<td>Medications</td>
<td></td>
</tr>
<tr>
<td>Education</td>
<td></td>
</tr>
<tr>
<td>Child Care</td>
<td></td>
</tr>
<tr>
<td>School books/uniforms, fees</td>
<td></td>
</tr>
<tr>
<td>Other – school outings</td>
<td></td>
</tr>
<tr>
<td>Debts</td>
<td></td>
</tr>
<tr>
<td>Loan repayments</td>
<td></td>
</tr>
<tr>
<td>Credit cards</td>
<td></td>
</tr>
<tr>
<td>Other family debts/hire purchase</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
</tr>
<tr>
<td>Food</td>
<td></td>
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<tr>
<td>Clothing</td>
<td></td>
</tr>
<tr>
<td>Entertainment</td>
<td></td>
</tr>
<tr>
<td>Any other expenses</td>
<td></td>
</tr>
</tbody>
</table>

(B) TOTAL EXPENSES

(A) Total income – (B) Total Expenses =
Guarantor Form

IF THESE OBLIGATIONS ARE NOT MET I UNDERSTAND THAT I MAY BE HELD PERSONALLY LIABLE FOR ANY DEBT OWING BY THE MEMBER AND TAKE THE PLACE OF THE MEMBER UNDER THE TERMS OF THE CONTRACT THE MEMBER HAS ENTERED INTO.

I HAVE READ AND UNDERSTOOD MY OBLIGATIONS AS GUARANTOR.

I HEREBY GUARANTEE THAT THE ABOVE NAMED MEMBER WILL HONOUR THE PAYMENT OBLIGATIONS HE/SHE HAS MADE UNDER THE CONTRACT BETWEEN THE ABOVENAMED MEMBER, DEBITSUCCESS PTY LTD AND (FACILITY NAME):

IF THESE OBLIGATIONS ARE NOT MET I UNDERSTAND THAT I MAY BE HELD PERSONALLY LIABLE FOR ANY DEBT OWING BY THE MEMBER AND TAKE THE PLACE OF THE MEMBER UNDER THE TERMS OF THE CONTRACT THE MEMBER HAS ENTERED INTO.

I HAVE READ AND UNDERSTOOD MY OBLIGATIONS AS GUARANTOR.

Guarantors Signature:

Members Signature:

Please fax to 1800 88 99 77 along with the Debitsuccess contract to which this form relates.
TERMS AND CONDITIONS OF THE DEBITSUCCESS CONTRACT

1. INTRODUCTION
This document outlines the rights and responsibilities you have with regard to the ability of Debitsuccess Pty Ltd to directly debit your nominated bank account, or credit card for any instalments or fees due by you under the terms and conditions of this Contract and DDR Service Agreement, the terms of which are stated below. Should you have queries regarding your Contract or this DDR form you should in the first instance contact Debitsuccess on 1 800 148 848.

2. PARTIES TO CONTRACT
The "Facility" means the organisation providing the service for which the Customer is paying. The "Customer" means the person or party signing this Contract. "Debitsuccess" is Debitsuccess Pty Limited P.O Box 577 Mount Waverley Vic 3149. (Phone: 1 800 148 848; E-mail: customer.service@debitsuccess.com). All communication relating to this Contract is to be sent directly to Debitsuccess. The Customer acknowledges that Debitsuccess has been contracted by the Facility to collect the instalments due under this Contract, and also acknowledges that all rights of the Facility pursuant to this Contract are able to be enforced by Debitsuccess as if it were the Facility without any involvement on the part of the Facility or the consent of the Customer.

3. The Customer agrees to pay the instalment amount at the agreed payment frequency until this Contract is terminated in accordance with clause 4 below. Should there be any arrears in payments the Customer authorises Debitsuccess to debit the outstanding balance in order to bring the account up to date.

4. TERMINATION OF CONTRACT
The Customer may terminate this Contract before the expiry of the minimum term payments if all the instalments and fees due up to the date of termination are paid, and in addition the cancellation fee as specified on the front of this Contract is paid to Debitsuccess. If the cancellation fee has been left blank or has been crossed out then this contract may not be cancelled before the expiry of the minimum term or payments. After the expiry of the minimum term or payments, and after all instalments and fees due have been paid in full, should the box on the front of this Contract requesting termination at minimum term be marked then this Contract shall automatically terminate. Should the box on the front of this Contract requesting termination after the minimum term not be marked, then this Contract shall continue indefinitely until such time as the Customer requests Debitsuccess, after the expiry of the minimum term and after all instalments and fees due up to the date of termination have been paid, for it to terminate. There may be a period of no less than 30 days specified by the facility between the date of request and the date of actual termination during which any payments due must still be paid in full. The Customer shall not consider that this contract has been terminated until such time as this is confirmed in writing to the Customer by Debitsuccess.

5. LATE PAYMENT FEE
A late payment fee of $10.00 is payable to the Customer to Debitsuccess for each reversal of any payment due under this contract.

6. ADMINISTRATION FEE
A one-off fee of $10.00 is payable to Debitsuccess by the Customer on signing of this Contract.

7. PRIVACY
The Customer acknowledges that personal information collected by or held by the Facility or Debitsuccess may be used by third parties approved by the Facility to make offers to the Customer.

8. LIABILITY
To the extent permitted by law, the Facility and Debitsuccess shall not be liable to the customer for any direct, indirect or consequential loss, injury or damage to the Customer or the property of the Customer whatsoever and howsoever arising. Should this contract relate to payments for the entitlement to use a fitness or health facility, the Customer acknowledges that with any physical activity, as is likely to be carried out by the Customer at the Facility, there is a risk of both minor and major accidents, injury and death. Understanding and acknowledging this risk, the Customer agrees to use the Facility at their own risk.

9. DEBT COLLECTION AGENCIES
The Customer authorises Debitsuccess to notify any debt collection agency upon default by the Customer in regard to any obligation under this Contract. Should this occur then at Debitsuccess sole discretion it may terminate the contract at which time the full outstanding balance for the remainder of the minimum term or payments including any current arrears shall be immediately due in full. In addition Debitsuccess shall add $50 to the outstanding debt as its fee for dealing with the matter and may be entitled to add further amounts to the outstanding debt that might be reasonably incurred by Debitsuccess in collecting the outstanding debt. This further amount shall include the fees of the agency to whom the account is referred which are based on the total amount collected by them.

10. EXEMPTION
The Customer acknowledges that provision of services provided by the Facility may change and for the purposes of this Contract is based on "entitlement" to use and not on actual use. The Customer agrees to be bound by the rules and conditions of the Facility. The Facility and/or Debitsuccess may terminate entitlement of use of the Facility by any Customer if the Customer fails to comply with the rules of conduct of the Facility or fails to make payment of any fee on the due date.

11. PROVISION OF SERVICE
Change of location or ownership or the name of the Facility does not absolve the Customer of responsibilities under the terms and conditions of this Contract.

12. INCREASE IN FEES
The Facility or Debitsuccess may at any time AFTER the end of the minimum term, upon sending written notice to the Customer's last known address and giving 14 days notice, increase the instalment amount.

13. TRANSPORT
The Customer may at the sole discretion of Debitsuccess and the Facility be able to transfer this contract to another person, or to another participating Debitsuccess Facility. Any transfers to a new Facility must be as a result of the relocation of the Customer to another town or city. Should a transfer occur of all the terms and conditions of this contract shall apply except the payments may be adjusted to be in line with those normal charges made by the new Facility. There will be a fee charged for each transfer.

14. ENTIRE AGREEMENT
This Contract and DDR Service Agreement constitute the entire agreement, understanding and arrangement (express and implied) between the Customer, the Facility and Debitsuccess relating to the subject matter of this Contract and supersedes and cancels any previous agreement, understanding and arrangement relating thereto whether written or oral.

TERMS AND CONDITIONS OF THE DEBITSUCCESS DIRECT DEBIT REQUEST (DDR) SERVICE AGREEMENT

1. INITIAL TERMS
Debitsuccess will debit your nominated account for the amounts and at the frequency of payments as agreed between us on the Debitsuccess DDR Contract signed and accepted by you.

2. CHANGE OF TERMS
In the unlikely event that the initial terms are to change, they can only do so in accordance with your Contract and we must give you at least 14 days notice of the changes including if applicable the new amount, new frequency and next debit date.

3. DEFERRING OR STOPPING A PAYMENT
Should you wish to defer a payment to another date you must contact Debitsuccess before the date of that payment to request the deferment. Deferments are entirely at the discretion of Debitsuccess and will depend on the length of deferment, the current state of your account and your past history. You may request us to stop an individual payment however you will still be liable to make this payment by some other method or your account will become overdue.

4. ALTERNATING THE SCHEDULE
Should you wish to alter the payment frequency or Day to Debit contact Debitsuccess and at our discretion in most instances we will be able to make the changes you require. There may be a fee charged for this service. Any changes made will not affect the total amount you would otherwise have paid over the minimum term of your Contract.

5. SUSPENDING THE PAYMENTS
Suspension of payments may be possible under the terms of your Contract. Payments may be suspended for a minimum of 2 weeks at a time so long as the total time suspended within the minimum term does not exceed 6 weeks. In order to suspend payments you should contact Debitsuccess at least 3 days prior to the date of the first suspended payment. There is a charge of $5.00 per week while the contract is suspended. If any new fee is specified on the front of this Contract. Any time spent on suspension will be added onto the minimum term of the Contract so that the sum of the instalments payable for the minimum term or number of payments shall still be payable regardless of any suspension or suspension charges made.

6. CANCELLING THE PAYMENTS
You can cancel this Direct Debit Request Authority by requesting it of Debitsuccess or your bank. Cancellation of the authority to debit your account will not terminate this contract or remove your liability to make the payments you have agreed to.

7. DISPUTES
If you dispute any debit payment, you must notify Debitsuccess immediately. Debitsuccess will respond to your dispute within 7 working days and will immediately refund the amount of the debit if we are not able to substantiate the reason for it. If you do not wish to proceed your dispute to your financial institution or your dispute contact your financial institution who will respond to you an answer to your claim within 5 business days if your claim is lodged within 12 months of the disputed drawing, or within 30 business days if your claim is lodged after 12 months from the disputed drawing.

8. NON WORKING DAY
When the day to debit falls on a weekend or public holiday the debit will be initiated on the next working day.

9. DISCUSSION OF PAYMENTS
It is your responsibility to ensure that on the due date clear funds are available in your nominated account to meet the direct debit payment. Should your payment be dishonoured Debitsuccess will debit you an additional $10 with your next payment and may, if we have not received instructions to the contrary from you, debit both the current due payment and the new overdue payment(s) on the same day. Debitsuccess may debit other fees or costs involved with debt collection in accordance with the terms and conditions of the Contract.

10. DIRECT ENQUIRIES
Direct all enquiries to us, rather than your financial institution, and these should be made at least 1 working day prior to the next scheduled debit date.

11. YOUR OTHER RESPONSIBILITIES
In addition to those already mentioned, you are responsible for ensuring that your nominated account is able to accept direct debits. If it is not, it is your responsibility to provide Debitsuccess with a new account number.

12. PRIVACY
Your account records and details will not be disclosed to any outside person or entity except in accordance with the rules laid down in the Contract and where such information is required in connection with any claim for an alleged incorrect or wrongful debit.

DS-MORPH 0912

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DEBITSUCCESS: THE COMPANY
Debitsuccess has been providing billing services for the Australasian fitness industry since 1994 and is now the largest full-service direct debit initiator in Australasia, servicing a wide range of industries. Over the years, hundreds of thousands of people have joined the Debitsuccess system and enjoyed the convenience and benefits of a Debitsuccess payment plan.

HOW DOES IT WORK?
1. Complete a Debitsuccess Direct Debit Request Form.
2. Payments will be collected automatically on the specified dates and frequencies.
3. Call us on our toll free number 1800 148 848 to discuss any financial aspect of your contract, including making adjustments to your account.

CONTACTING DEBITSUCCESS
Phone 1800 148 848
Fax 1800 777 084
Email customerservice@debitsuccess.com.au
Log on to www.debitsuccess.com

To pay your bill by direct debit or by credit card and gain all the benefits of a Debitsuccess relationship just ask your service provider for more information –
And welcome to Debitsuccess!
FLEXIBLE PAYMENT PLANS TO SUIT YOUR CASHFLOW
Choose weekly, fortnightly, four weekly, monthly or quarterly payments to coincide with your pay day or cashflow. Simply adjust your payment plan through Debitsuccess if your lifestyle or circumstances change.

DIRECT DEBIT AND CREDIT CARD PAYMENT OPTIONS
Enjoy the convenience of Direct Debit payments without incurring automatic payment bank fees. Alternatively, earn valuable credit card loyalty points with regular payments deducted from your nominated credit card throughout your term.

CHOICE OF TERM OR FLEXIBLE ARRANGEMENT
You may choose to have a term contract that expires automatically once you have made all the required payments or a “flexi” contract that carries on after the minimum term until such time as you request it to stop. This eliminates the hassle of renewal.

PROFESSIONAL CONTACT CENTRE
Debitsuccess customer service staff are only a phone call away to assist you with any queries regarding the financial component of your contractual arrangements with your service provider. Use our trained specialists to help with enquiries regarding transfers, bank account, or credit card account changes, payment frequencies, catch-up payments, suspensions or cancellations.

For assistance call 1800 148 848.

SECURITY OF DATA
Debitsuccess maintains professionalism and integrity throughout its entire billing process. As Australasia’s largest independent full-service Direct Debit initiator, the company is an Authorised Representative (AR 407894) within the Australian Financial Services Licensing regime and is a Level 1 compliant company under the Payment Card Industry Data Security Standard (PCI DSS).

The issuer of the billing service is Debitsuccess Pty Ltd ABN 32 095 551 581 AR No 407894. Debitsuccess is an authorised representative of Transaction Services Holdings Limited AFSL 338256. Consider the Product Disclosure Statement before making any decisions about the product, ask us for a copy.