

All payment plans are offered through PaySmart and are by Direct Debit only.
By entering into a payment plan, students are entering a legally binding agreement to pay their fees by the due date and are also agreeing to PaySmart's terms and conditions.

Payment Plan Conditions *Note: Payment plans are not available for short courses, recreational courses or Recognition of Prior Learning*

Initial Payment

- Before your payment plan can be set up you must make an initial payment
- The value of this payment is 10% of the total semester fees, or \$50 for courses with fees lower than \$500
- An initial payment of 10% of the total semester fees (or \$50 if fees are under \$500) must be made first, via the college BPoint facility before or at the time of submitting the payment plan request.
- If the payment plan request is sent without the initial payment, Client Services will take the payment from the credit card listed for the direct debit payments. If a credit card is not provided, you will need to contact Client Services to make your initial payment in person or over the phone.
- If you have an active payment plan, your new fee total will be added to your payment plan balance and your payment plan will be rolled over.

Payment Schedule

- Your fees will be divided into equal fortnightly payments scheduled to finish payment no later than the end of the semester / study period.
- For courses with fees lower than \$500, payment plans may be scheduled to finish earlier at North Metropolitan TAFE's discretion.
- The payment plan will commence on Friday, one fortnight after your initial payment is made. Payments will be deducted on Fridays and scheduled fortnightly.
- Once your payment plan is set up, you will receive a copy of your PaySmart contract by email with your start date and instalment amounts.
- Please note: a \$15 default fee applies if a payment is rejected by your bank.

This is an arrangement with PaySmart. Any dishonour fees are payable directly to PaySmart and you will need to contact them on 1800 801 797 for any enquiries about your payment plan once it is set up. Failure to comply with the agreed terms of payment will result in the debt being referred to a Debt Collector.

The person accepting responsibility for the terms and conditions of payment of fees must tick the box and complete their details below. Students under 18 years of age must have a parent or guardian sign this form unless they have been assessed by the college as an independent minor.

Direct Debit Request (All fields must be completed in full)

Section 1: Student Details & Acceptance of Liability

Student Name

Student ID

Student Date of Birth

Unit/Number and Street

Email Address

Suburb

Postcode

Telephone Number

Course name

Campus

Student Signature

Date

Parent/Guardian Name and Signature (if Under 18)

Date

I accept the liability for the total amount outstanding and agree to the PaySmart terms and conditions (see page 3 of this form), and North Metropolitan's payment conditions outlined above.

Direct Debit Request (All fields must be completed in full)

Section 2: Payment Details

INITIAL PAYMENT - Required in order to set up payment plan and enrol.

I have paid the initial 10% of my total fees, or \$50 if the total is under \$500 via the college BPOINT facility.

Please note: if you have not paid via the BPOINT facility Client Services will make the 10% or \$50.00 payment from the Credit Card details listed below.

REGULAR DIRECT DEBIT PAYMENTS - Please select one of the following payment options:

Please note: if you are paying by account transfer you will need to ensure you pay your deposit via our BPOINT Facility or complete credit card details below.

DIRECT DEBIT (from Bank Account):

Note: Direct debiting is not available on the full range of accounts. If in doubt please refer to your financial institution.

Name of Account Holder:

Name of Financial Institution: Branch (suburb):

BSB Number: Account Number:

DIRECT DEBIT (from Credit Card):

Credit card as per below:

Name:

Number: - - -

Type of card: Visa Mastercard Expiry date: CVV:

Bank Account/Credit Card holder contact details if different to student details.

Telephone number: Email Address:

ACKNOWLEDGEMENT:

- I/We authorise PaySmart Pty Ltd [User ID 073053] to debit my/our account in accordance to the payment details and the Service Agreement.
- I/We authorise this direct debit request to remain in force until all outstanding fees are paid in full, even after withdrawing from course/units.
- I/We confirm account details are correct and that this request is signed by the required number of authorised signatories.

Signature Account/Card Holder 1	Date	Signature Account/Card Holder 2	Date
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

**If the account holder is not the student, please print this form and get it signed by the account holder, before submitting it.*

Email to offers@nmtafe.wa.edu.au with your name and your campus in the subject line.

Direct Debit Request Services Agreement

PaySmart Pty Ltd ACN 117 597 010 AR No. 409047 is an authorised representative of Transaction Services Holdings Limited AFSL 338256 authorised to provide general advice about and issue billing services.

On behalf of PaySmart:

- (1) PaySmart (Debit User) will debit the bank account / credit card nominated in the Schedule of this Direct Debit Request as specified. The Debit User may, by prior arrangement and advice to me/us vary the amount or frequency of future debits.
- (2) Should the original terms & conditions of this authority need to be varied a minimum of fourteen days' notice will be provided by North Metropolitan TAFE to you. Queries arising as a result of any such variation must be notified to PaySmart two working days prior to the debit date the variation would apply.
- (3) Deferment or alteration (written or verbal) by the customer to the debiting schedule will be considered subject to the terms and conditions of any agreement between you and North Metropolitan TAFE.
- (4) If a debit item is disputed PaySmart (Debit User) or your Financial Institution must be notified immediately. PaySmart will endeavour to resolve this matter within Industry agreed time frames. Disputed debit items resolved in favour of PaySmart will incur an administration fee.
- (5) Direct debiting through BECS is not available on all accounts. You are advised to check your account details against a recent statement from your financial institution. If uncertain, you should check with your financial institution before completing the DDR.
- (6) When a debit day falls on a weekend and/or a national public holiday all debits for that weekend or national public holiday will be processed on the PREVIOUS WORKING DAY. If unsure, you should contact PaySmart (Debit User).
- (7) PaySmart may, under certain provisions of the Privacy Act 1988 give information about you to a credit reporting agency. This information will be limited to repayments which are overdue pursuant to the terms and conditions of any contractual agreement between you and North Metropolitan TAFE. You "The Customer" may be liable for any costs associated with the recovery of your overdue account, this may include, but is not limited to the following; legal fees, interest and mercantile agency collection cost.
- (8) It is your responsibility to ensure cleared funds are available in your nominated bank account/credit card to meet the direct debit payment. If a debit is returned unpaid by your financial institution, you will be responsible for payment of the debit plus an additional \$15.00 for return fees and administrative costs incurred by PaySmart (Debit User). If PaySmart (Debit User) has not received instruction to the contrary from you, we will debit both the next due payment and any overdue amounts on your next scheduled debit date.
- (9) This authority shall stand pursuant to the terms and conditions of any contractual agreement between you and North Metropolitan TAFE. The administration only of this authority is conducted by PaySmart (Debit User) acting as a billing agent for North Metropolitan TAFE. The services provided by PaySmart are administrative only and do not extend to the provision of any services or benefits provided by North Metropolitan TAFE. This authority shall be interpreted and enforced pursuant to the laws of the state of Queensland.
- (10) To stop or cancel a direct debit it is recommended that you contact North Metropolitan TAFE in the first instance. The terms and conditions or any agreement between you and North Metropolitan TAFE must be complied with. However, if a dispute occurs between you and North Metropolitan TAFE all enquiries regarding a stop or cancellation of a direct debit should be directed to either PaySmart (Debit User) or your own financial institution.
- (11) Collected funds are held in trust until disbursement. In event of fraud where PaySmart is not at fault, PaySmart will be free of any legal liability.
- (12) No account records or account details will be disclosed to any person or persons except where such information is required in connection with any claim relating to an alleged incorrect or wrongful debit.
- (13) All enquiries in relation to refunds must be directed to North Metropolitan TAFE.