Tuition Payment Plan (Debitsuccess)

VET Courses

Melbourne Polytechnic offers an option to pay tuition fees through a Tuition Payment Plan (TPP) by a third party, Debitsuccess Pty Ltd.

Under a TPP, you authorise Debitsuccess to automatically debit tuition fees from your bank account or credit card on a weekly or fortnightly basis over a set period of time.

If you are enrolling in an eligible Vocational Education and Training (VET) course and you meet certain eligibility requirements, a TPP may be available to you.

Please read on for more general information about a TPP and how Melbourne Polytechnic can assist you if you do choose this option.

All amounts in Australian dollars.

The information provided in this brochure is general information only and you should seek your own independent advice as to whether the TPP is an appropriate option for you.

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What is a Tuition Payment Plan?

A Tuition Payment Plan or TPP is a contract that allows you to pay your tuition by direct debit on either a weekly or fortnightly basis.

A TPP is a legally binding contract. If you enter a TPP you will be bound by the terms and conditions set out in that contract.

It is important to realise that *Debitsuccess* is managing the contract and any communication should be directly with *Debitsuccess*, as set out in the contract. However, Melbourne Polytechnic may assist you with the establishment of a TPP.

Melbourne Polytechnic has set out some general information below to help you work out if you are eligible for a TPP and some of the key features of a TPP.

Am I eligible for a Tuition Payment Plan *(Debitsuccess)*?

You must satisfy the criteria below:

1. Your Melbourne Polytechnic course tuition fees are over $150.00
2. You are enrolling in a Certificate I–IV course, **OR** You are enrolling in a Diploma or Advanced Diploma course and are **NOT** eligible for a VET Student Loan.
3. You are **NOT** enrolling in a Higher Education course.
4. You are **NOT** enrolling in a Fee For Service Short Course.
5. You are **NOT** enrolling as an International Student.

What can I pay for with a TPP?

You can use a TPP to pay up to 100% of your Tuition fee to a maximum of $7000.00

You cannot use the TPP to pay your Materials and Amenities fees. You will pay these in full at time of enrolment.

The maximum amount for a TPP is $7000.00

Where the Melbourne Polytechnic course tuition fee is higher than the VET Student Loan cap, you can apply for a TPP to cover the difference **ONLY**.

What are the costs?

The exact costs and fees and charges of your TPP will be set out in your contract, including your tuition and instalment amount.

Examples of fees and charges that apply under the contract include:

- a one-off non-refundable Establishment Fee of $15.00 (payable with your first instalment)
- 4.7% non-refundable billing fee (based on amount of TPP)
- a reversal fee of $14.95 for each failed direct debit.

How is my TPP calculated?

e.g. **(Indicative example only, based on total tuition fee of $1000.00 and 100% TPP)**

Tuition Fee	$1,000.00
Billing Fee*	$47.00
Total	$1,047.00
(The total is divided into equal installments, payable weekly/fornightly)	
PLUS one-off Establishment Fee (non-refundable and added to first instalment)	$15.00
	$1062.00

* includes GST

If you enter a TPP and you default on any of your repayments under the contract additional fees will apply. Additional fees and charges related to debt collection may be payable, and *Debitsuccess* may choose to terminate the contract.

How do I apply for a TPP?

1. If you are eligible, and you have assessed this payment option as right for you, choose the TPP option at enrolment.
2. Read the TPP contract and decide whether you'd like to enter into a TPP. The *Debitsuccess* terms and conditions can be found at: https://www.melbournepolytechnic.edu.au/study/fees/local-student-fees/fees-for-local-vocational-education-students/debitsuccess/
3. If you choose to proceed with the *Debitsuccess* contract, select instalment option – weekly or fortnightly, plus account details to be debited.
4. Authorise your DebitSuccess contract by following the prompts on the application and submitting.
5. If applicable any Amenities and Materials fees need to be paid, **in full**, as required at point of enrolment.

6. Setting up a TPP for a re-enrolling student or adding to an existing TPP
7. If you are re-enrolling or varying an existing TPP you will need to attend a campus.
8. If you are under 18 when applying for a TPP, the Debitsuccess contract must be counter-signed by a parent or guardian plus a guarantor form must be completed by the parent or guardian. This must be done in-person at a campus with payment facilities.
9. The owner of the bank account or credit card holder that is to be debited must present to authorise the use of the account in-person at a campus with payment facilities.

Can I cancel my TPP during a 'cooling off' period?

Yes. If you enter a TPP, you have a 'cooling off' period of five (5) business days to cancel your TPP, at no cost to you. If you choose to Cool Off from your contract, Tuition Fees will be payable in full and upfront to Melbourne Polytechnic **within five (5) business days** of your decision to Cool Off.

If you want to cancel your TPP contract in this time, you must notify Melbourne Polytechnic by email within five (5) business days of signing the TPP.

email: **tpp@melbournepolytechnic.edu.au** ensuring you include your full name, Student ID and MPOL account number, stating you wish to "Cool Off".

Note: Cancellations during the 'cooling off' period will only be accepted if they are sent to the above email address and strictly during the five (5) business days.

Debitsuccess will not accept a cancellation during the cooling off period without Melbourne Polytechnic's approval.

Are you having problems making payments?

If you are unable to make payments on or before the due date, please contact *Debitsuccess* directly, on 1800 148 848 or send an email to customerservice@Debitsuccess.com, at least three (3) working days prior to due debit date.

Additionally, please contact *Debitsuccess*, if you:

- need to make any changes to your payment method
- wish to extend or rearrange your TPP agreement
- want to ask a question about a payment which has been taken
- request a temporary suspension of payments for a period of 1 to 6 weeks only.

It is important to understand that your TPP arrangement with Debitsuccess **is a legal and binding contract.**

What happens if I miss a TPP payment?

1. **If you miss a TPP payment:**
   - you can bring your account up-to-date by contacting *Debitsuccess* to make a payment, OR
   - *Debitsuccess* may debit both the current and overdue payment (and any associated fees or costs) on your next schedule payment date.

Note: a $14.95 reversal fee will apply in either case.

2. **If you miss three (3) consecutive TPP payments and your TPP stays in arrears Melbourne Polytechnic will suspend or deny you access to:**
   - academic and administrative services
   - Statement of Attainment, Statement of Results and Qualification/Testamur
   - access to Melbourne Polytechnic systems and facilities, including Moodle.
   - the right to enrol in another Melbourne Polytechnic course.

Note: when you bring your account back up-to-date it will take a minimum of three (3) working days to reactivate your access to the above systems, facilities and services.

3. **If you enter into a TPP and you continue to remain in default, you will be referred to debt collection and additional fees will apply, such as:**
   - an outstanding debt fee of $50.00; plus
   - an amount equal to 25% of the full outstanding balance in accordance with the contract.

Note: Being referred to debt collection has the potential to affect your future credit rating.

What if I want to withdraw from my studies?

Please review Melbourne Polytechnic's *Student Enrolment, Fees and Charges Policy* to see if you are eligible for a refund of your fees.

(See **www.melbournepolytechnic.edu.au/fees/fees-policy/**)

If you withdraw WITHIN the refund period stipulated in the above policy, your fees may be adjusted and a refund or a reduction may be applied to your TPP.

You will remain liable for your TPP if you withdraw AFTER the refund period has passed.

Note: The ***Debitsuccess*** $15.00 Establishment Fee, and billing fee charged to repayments is not refundable for any withdrawal. A Melbourne Polytechnic $50.00 administration fee will also be deducted from all Cert I-IV refunds in accordance with the Student Enrolment, Fees and Charges Policy.

Important things to know:

- Maximum amount for a TPP is $7000.00
- If you are under 18 when applying for a TPP, the *Debitsuccess* contract MUST be counter-signed by a parent or guardian PLUS a guarantor form must be completed by the parent or guardian.
- It is recommended that your TPP agreement end before your current period of enrolment.
  - *Once all instalments and fees have been paid in full under your TPP contract, your Statement of Attainment, Statement of Results and Qualification/Testamur will be released to you once the final payment is received.*
- You can terminate the TPP contract by paying the balance of the contract out in full.

TIP: Under a TPP contract, 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. To avoid possible late payment fees it is recommended you arrange to debit from your bank account the day AFTER you get paid or when you expect money will be in your account.

For more Information

https://www.melbournepolytechnic.edu.au/study/fees/local-student-fees/fees-for-local-vocational-education-students/debitsuccess/

e: customerservice@Debitsuccess.com

p: 1800 148 848 (Free call Mon–Fri 8.30am–5pm)

www.debitsuccess.com.au

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