



GUIDELINES FOR PAYMENT INSTALMENTS AND TERMS & CONDITIONS

NO payment plan option available for courses less than 12 weeks. Very special cases may be discussed with finance officer – but will also need to be approved by the external accountant.

- **FOR COURSES OF 12 – 16 WEEKS: A maximum of 2 instalments approved:** Students must pay the **Enrolment fee + 50% tuition fee deposit + OSHC (if applicable)**. Balance 50% to be paid **by week 5** of course.
- **FOR COURSES 17 – 24 WEEKS: A maximum of 4 instalments approved:** Students must pay **Enrolment fee + OSHC + 25% tuition fee deposit (minimum)**. Balance 75% may be paid in a maximum of **3 instalments** with payments commencing within **4 weeks** after course commencement date. Final payment **MUST** be made **at least 6 weeks prior to graduation** date in order to adhere to our refund policy.
- **FOR ALL COURSES OF MORE THAN 24 WEEKS, the maximum deposit to be paid will be 50%:** *Students wishing to pay a 50% Deposit + 50% balance at half way through the course - **will NOT** be seen as a payment plan.
*To adhere to the new ESOS TPS regulations, it will be compulsory to only collect 50% deposit and 50% balance tuition fees half way through the course for all enrolments of more than 24 weeks. So, for students completing a 50/50 payment plan there will be **no \$80 pay plan set up charge** as this is now a compulsory payment option.

Students wishing to pay in more than 2 instalments however, must apply for a payment plan and pay **Enrolment fee + OSHC + \$80 Pay plan fee and tuition fee deposit**. The balance tuition fees may be paid in instalments and the final payment **MUST** be made **at least 6 weeks prior to graduation** date in order to adhere to our refund policy.

For all students wishing to apply for a Payment Plan - a setup fee of the \$80 will apply.

Note: There may be room for a little flexibility regarding instalments for students extending their courses with us that have a proven payment record. But we ask all partners to please counsel students within these payment guidelines.

APPLYING FOR A PAYMENT PLAN:

Payment Plan requests must be submitted at the time of enrolment. Please ensure that the client has read and understood the **full terms and conditions of Payment Plans** (stated at the end of this document and available on our college website - 'Enrol Page') Once the college's Enrolment Form is completed and the 'Payment Plan' option has been selected, the Admissions team will process the Enrolment with the **Payment Plan** Information to confirm the student's payment amounts and dates due.

For courses of more than 24 weeks, an automatic instalment of 50%/50% will be set up and no Payment Plan set up fee will be charged to adhere to the TPS regulation to only collect 50% of the due tuition fee in advance (as of July 1st, 2012).

FORM OF PAYMENT:

Payment plans should be paid via our Direct Debit 'payway' system or by Credit Card Authorisation. Cash payments may be granted if it is not possible for students to pay any other way. If a cash payment plan is granted, please ensure the student is aware of payment due dates and sticks to the plan. An **instalment statement** is issued with the enrolment paperwork, please ensure the student receives a copy of this and please assist the college to chase up any overdue payments. A reminder letter will be issued by the college to students where possible to notify them of up-coming due payments. A warning letter will also be issued for missed/overdue payments. Extremely overdue payments may result in the student's course being placed on hold.

Please Note: A 2% surcharge applies to all Credit Card payments. For Visa Debit or MasterCard Debit, there is no surcharge, but this must be stated on the application form.

TERMS AND CONDITIONS FOR STUDENTS ON PAYMENT PLANS AT LANGUAGE LINKS:

Payment Plans are granted in good faith that students will adhere to the payment amounts and due dates agreed upon, so please make a note due dates for instalments to be made and ensure they are made on time.

Failure to pay any outstanding fees prior to completing your course, or at the time when your final instalment is due, will result in you breaching the institution's rules and regulations. As a result of this, a 'late payment' fee of \$250 will be charged and you will not be able to receive any Certification or Attendance Reports from your course until your fees are paid in full. Amounts overdue at time of graduation may result in debt recovery, and the Immigration Department will be notified about the breach in your visa conditions.

Cancellations: If you wish to cancel your enrolment once you have commenced your course, you will be required to pay all outstanding fees in accordance with our REFUND POLICY. This policy applies to ALL students, including those on Payment Plans.

Privacy: All personal information held by Language Links will be kept confidential, except information provided to the Financial Institution to initiate a Direct Debit instalment. Please ensure there are sufficient funds in your account for scheduled payments.

Missed Instalment payments: You will be notified of any missed or late payments, or if a payment is rejected due to insufficient funds in your account. You will be charged a \$15 late payment fee for any overdue instalments. You will then have 7 days to rectify your account or your course will automatically be placed on hold until the payment is made, while your course is on hold, your attendance will be affected and this may jeopardise your visa conditions. If you need to change the date of your payment for any reason, please discuss this with the Student Services staff at least 3 working days before the payment is scheduled. Although it is your responsibility to ensure you pay on time, we will try and provide you with a payment reminder prior to your next instalment due date.

ACCEPTANCE OF TERMS AND CONDITIONS:

Please ensure you understand all the information above prior to submitting your ENROLMENT FORM with the payment plan option selected. Once you sign your Enrolment Form with the payment plan option selected, you agree that:

- you understand and accept the terms and conditions of the payment plan applied for.
- you have read and understood the College's Refund policy/ the Refund Policy has been explained to you, and you understand that you must pay all fees due, as per the college's Refund Policy should you wish to withdraw from your course early.
- you understand that there will be penalties (as explained above) should any payments become overdue and that until you have paid in full, you will not be eligible for any Certification – Academic or Attendance records - for any studies at Language Links.