



Payment Plan Information



Real skills.

Real experience.

Real outcomes.

Payment Plan

Purpose of a payment plan

The purpose of the payment plan is to make study accessible to all students and provide the flexibility of being able to spread the payment of fees over a period of time.

Who is eligible for a payment plan?

Payment plans will be available to students enrolling into any course where the tuition fees are not eligible for VET STUDENT LOANS, excluding short courses.

Payment plans may include tuition, amenities, excursions, accommodation fees and materials (excluding materials from the bookshop).

Payment plans will be limited to fees greater than \$500 and less than \$3,500. To be eligible for payment plans greater than \$3,500 an assessment form will need to be submitted to The Gordon to determine ability to pay the fortnightly payments (refer to Payment Plan Terms and Conditions).

Students applying for a payment plan must be 18 years of age or older, or will require a parent/guardian as guarantor to be liable with the student for the total amount.

All payment plan applications must provide copy of photo ID with signature on presentation of the application.

What is the cost of a payment plan?

Payment plans will incur a 3% establishment fee, which will be charged to student account and included in payment plan amount.

How does a payment plan work?

A payment plan is a contract between a student and The Gordon to assist students in paying fees over a period of time. Payment plans will be set over a period of either 20 or 40 weeks depending on the number of units enrolled and the completion date of the units enrolled. Your fees and due dates will depend on whether a 20 week or 40 week plan is agreed on. Customer Service will be able to assist you with this part of the application.

On application of a payment plan, the establishment fee based on 3% of the enrolment fees will be charged to student account.

Payment plans will be processed by The Gordon via direct debit from your nominated bank account on a fortnightly basis.

Note: if payments are dishonoured due to insufficient funds your bank may charge you penalty fees, the institute will not be responsible for any fees incurred from your bank.

All payment plans must be paid in full prior to receiving any academic results.

VET STUDENT LOANS applications will need to be applied for prior to setting up a payment plan.

Payment plans requiring greater than \$3,500 will need The Gordon's Finance Delegate approval based on the information provided in the Payment Plan Budget Assessment.

Payment plans less than \$500 will need to be approved by The Gordon's Finance Delegate.

Alterations to a payment plan

Any amendments to a student's payment plan, such as additional fees or new enrolments, will need to be discussed with enrolling Customer Service Officer or The Gordon's Finance Delegate, as new fees are not automatically added to an existing payment plan.

- Payment frequencies are set as fortnightly recurring transactions and cannot be changed.
- Payment days which the direct debit occurs cannot be changed.
- Additional fees may be added subject to The Gordon Finance Delegate approval.
- A student can only have one payment plan available at a time.
- Payment plans will need to be paid in full prior to commencing a new payment plan.
- A student cannot take out a payment plan with existing debt. Old debt will need to be paid prior to the commencement of a payment plan.
- To change bank account details, email student name, ID number, new bank account details to: accounts@gordontafe.edu.au
- Payment plans cannot be changed from 20 to 40 weeks.

How do I proceed?

1. Check your student statement of fees account to determine the amount owing.
2. Review the Payment Plan Matrix fortnightly rates and read the Payment Terms and Conditions to ensure a payment plan is right for you (if you are unsure seek legal advice).
3. Ensure that you have applied for VET STUDENT LOANS (Diploma, Advanced Diploma, Graduate Certificate or Graduate Diploma courses only.)
4. Apply online thegordon.edu.au/future-students/fees-charges/payment-plan or fill in the Payment Plan Application Form at Customer Service.
5. Ensure all details are entered correctly, including contact details and banking details.
6. Complete the assessment form if your payment plan is greater than \$3,500.
7. Complete the Parent/Guardian Guarantor Form if you are under the age of 18 (signatures will need to be verified with a copy of the Guarantor's Driver's License).
8. Complete the check box list.
9. Submit the Payment Plan Application to the Customer Service office.
10. Ensure there are sufficient funds available in your nominated bank account on the recurring transaction dates to avoid banking penalties and charges.

For more information:

Please call Customer Service on **03 5225 0500** or visit thegordon.edu.au

Payment Plan Terms & Conditions

1. Parties

The following terms and conditions (Contract) form part of the contract between the Gordon Institute of TAFE ABN 27 241 053 246 (Institute) and the Student (as described in the Payment Plan Application) together with the Payment Plan Application.

2. Term

2.1 The Student agrees that the Contract becomes binding on the date that the Institute accepts the Student's Payment Plan Application (Commencement Date).

2.2 Unless terminated earlier in accordance with this Contract, the Contract will terminate on the date that is the later of

2.2.1 20 weeks from the date shown as the 'First Payment Date' in the Payment Plan Application (First Payment Date); or

2.2.2 the date shown as the 'Course End Date' in the Payment Plan Application, but in any event on a date which is no later than 40 weeks from the First Payment Date.

2.3 The period commencing on the Commencement Date and ending on the date referred to in clause 2.2 is the Term.

3. Establishment Fee

An establishment fee equal to 3% of the amount shown as the 'Amount excluding any funding support' in the Payment Plan Application will be charged to the Student account and included in payment plan (Total amount).

4. Deposit

4.1 No deposit is required.

4.2 Where the student chooses to pay a deposit, the deposit will be payable to the Institute prior to the payment plan commence date.

4.3 The Total Amount is reduced by the amount of any deposit paid.

5. Payments

5.1 The Student will make payment to the Institute of the Total Amount in accordance with the Payment Plan Application.

5.2 To facilitate payments under clause 5.1, the Institute may debit the Student's nominated bank account in accordance with the Payment Plan Application.

6. Deferring a Payment

The Institute may, at its sole discretion, defer payments under clause 5.2 to another date if a request is received from the Student before the due date for payment.

7. Altering Payment Plan

7.1 The Student may request the Institute to amend a payment plan

7.1.1 to include additional fees in the payment plan.

7.2 The Institute may, at its sole discretion, make the requested change.

7.3 Any changes made under clause 7.1.1 will not affect the total amount the Student would otherwise have paid over the Term.

8. Cancellation of Payments

8.1 The Student may cancel the Direct Debit Bank Account Request by written notice to the Institute. Cancellation of the authority to debit the Student's account will not terminate this Contract or affect the Student's liability to make the payments.

8.2 If the Student cancels the authority to debit the Student's account under clause 8.1, then the Total Amount will become immediately due and payable by the Student.

9. Dishonoured Payments

9.1 Where the Student's direct debit payments under clause 5.2 is dishonoured, the Institute will attempt to effect the direct debit 2 more times after the missed due date.

9.2 The Institute will not be responsible for any fees the Student incurs from their bank due to dishonoured payments.

9.3 If a Student's dishonoured payment remains unpaid for 7 days after the payment date, the Institute will limit the Student's computer access. Access will be granted within 24 hours after the dishonoured payment has been paid.

10. Reporting Agencies

Upon default by the Student in regard to any obligation under this Contract and failure to remedy the default after notification by the Institute, the Student authorises the Institute to notify any debt collection or credit reporting agency of the default.

11. Refund

11.1 The Student will be entitled to a refund of all payments paid to the Institute under this Contract (other than \$15 from the Establishment Fee amount) if the Student meets the criteria under the Institute's Refund Policy. The Refund Policy can be found on the Institute's website at <http://www.thegordon.edu.au/sitedocs/futurestudents/fees-and-charges.aspx>

11.2 If the Student withdraws from a course or stops attending classes but does not meet the criteria under the Institute's Refund Policy then this Contract will continue and the Student will remain liable for the Total Amount and to make the payments.

12. Termination by the Institute

- 12.1 If the Student, fails to pay when due 2 or more consecutive payments, or if the Institute forms the view, based on past payment performance, that the Student will not comply with the Contract in the future, then the Institute may terminate the Contract by notice in writing to the Student.
- 12.2 If the Institute terminates the Contract in accordance with clause 12.1 then the Total Amount will become immediately due and payable by the Student.

13. Privacy

A Student's 'personal information' (as that term is defined in the Privacy Act 1988 (Cth)) will only be used by the Institute to provide you with the services contemplated by this Contract. The Institute's Privacy Statement is to be found on its website at <http://www.thegordon.edu.au/informationprivacypolicy>.

14. Liability

Where the Payment Plan Application was signed by a Guarantor because the Student is under the age of 18 years, the Guarantor will be jointly and severally liable with the Student for the Total Amount.

15. Limitation of Liability

To the extent permitted by law, the Institute hereby excludes any liability to the Student in contract, tort, statute or in any other way for any injury, damage or loss of any kind whatsoever (including, without limitation, any liability for direct, indirect, special or consequential loss or damage), sustained by the Student or any other person, or for any costs, charges or expenses incurred by the Student, arising from or in connection with this Contract and any act or omission of the Institute.

To the extent permitted by law, the Student indemnifies and keeps indemnified the Institute for any loss and damage suffered by the Institute by or as a consequence of this Contract.

16. Variation

Except as otherwise stated in this Contract, this Contract may only be varied by the Institute giving at least 14 days notice to the Student of the changes including, if applicable, the new amount, new frequency and next debit date.

17. Entire Agreement

- 17.1 This Contract, the Payment Plan Application and any agreement entered into between the Student and the Institute constitute the entire agreement, understanding and arrangement (express and implied) between the Student and the Institute and supersedes and cancels any contract, deed, arrangement, related condition, collateral arrangement, condition, warranty, indemnity or representation imposed, given or made by a party (or an agent of a party) prior to entering into this Contract.

18. Severability

- 18.1 Any provision of this Deed that is held to be illegal, invalid, void, voidable or unenforceable must be read down to the extent necessary to ensure that it is not illegal, invalid, void, voidable or unenforceable.
- 18.2 If it is not possible to read down a provision as required by this clause, part or all of the clause of this Deed that is unlawful or unenforceable will be severed from this Deed and the remaining provisions continue in force.

19. Governing Law

This Contract is governed by the law applying in Victoria, Australia and the parties submit to the exclusive jurisdiction of the courts of Victoria, Australia.

20. Business Day

When a direct debit payment falls on a public holiday the debit will be initiated on the next business day.

Geelong

Geelong City Campus

2 Fenwick St, Geelong
Victoria, 3220

East Geelong Campus

Boundary Road, East Geelong
Victoria, 3219

Wyndham

Werribee Campus

24 Watton Street, Werribee
Victoria, 3030

Werribee Learning Centre

9 Bridge Street, Werribee
Victoria, 3030

Hoppers Crossing Trades Campus

195 Old Geelong Rd, Hoppers Crossing
Victoria, 3029

Colac

Colac Trade Training Centre

173 Queen St, Colac
Victoria, 3250

**the
Gordon**

thegordon.edu.au