



UPSKILLED

Upskilled Payment Options

Version 1

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Payment Options

When you sign the Enrolment Form you are committed to paying the Total Course Fees unless you cancel your course within the Cooling-off Period as defined in the [Cooling-off period, Cancellation, Transfer, Withdrawal, and Refund Policy](#).

There are several payment options and methods to choose from when paying your course fees:

- a. Pay upfront in full
- b. Pay by monthly or fortnightly instalments
- c. Pay via 3rd Party Loan Provider

With options a. and b. above, you could choose to pay using direct debit from a debit card or a credit card. With option c. you are required to pay via debit card or the 3rd Party Loan Provider's terms and conditions.

Payments can be made by yourself as the Student or by a 3rd party nominee on your behalf. Please note that even if a 3rd party agrees to pay on your behalf, should the 3rd party default / stop paying for the course, you as the Student are still liable under the agreement of an Enrolment Form for the Total course fees.

Paying Upfront in Full

Upskilled offers a discount when opting for the Upfront Payment Option. Payment could be made through Direct debit from a debit card or a credit card. Please note there is no discount if a course is subsidised through government funding.

Payment by Instalments

Upskilled also offers monthly and fortnightly payment options. If you chose to pay by instalments, you would be provided with the payment plan schedule specific to your enrolled course. This schedule could consist of either monthly or fortnightly repayments, for example, if your total course fee is \$6400, your payment plan could consist of 12 monthly payments of \$500 per month with \$400 paid upfront enrolment fee. You can choose whether you want to pay monthly or fortnightly. If paying monthly, you can nominate the date in the month, and if paying fortnightly you can nominate the day of the week for the deduction to occur. The fees will be direct debited from your nominated account, which could be a debit card or a credit card. If you wish to change the nominated date or day of the week, you should send the request for the same to payments@upskilled.edu.au

Pay via 3rd Party Loan provider

If you want to pay your course fees over an extended period with an external Student loan provider's help, you will need to meet the minimum requirements as defined by the Loan provider. You will need to pass the loan provider's credit check and agree to their terms and conditions. Interest-free periods of up to 24 months are available through Zip money.

Terms and Conditions if paying by Instalments through Upskilled

1. Upskilled will debit your credit card/debit card for the amounts and frequency as agreed in the Enrolment Form.
2. Reducing Installment Amounts or Putting Payment On Hold:

Upskilled understands that the Student may experience temporary financial difficulties due to the circumstances beyond their control such as loss of a job, loss of second income, loss of income due to reduced hours etc. In such circumstances, they can apply to Upskilled to put payments on hold or reduce the instalment amounts for a short period by emailing payments@upskilled.edu.au citing reasons for this request.

Upskilled at its absolute discretion, can postpone the payment for a maximum period of ninety (90) calendar days or offer reduced instalment amount for a maximum period of ninety (90) calendar days. Upskilled will base the decision on the length of deferment/ payment hold, the current state of the account and past credit history. Students can apply for deferment of payment or reduced installment amounts only once during the course duration.

Upskilled may suspend access to MyUpskilled (LMS) and support services depending on the amount outstanding on the account and credit history. If access to LMS is suspended, it does not give an automatic extension to the course duration. The Student will need to request an extension as per the process defined in the Course Extension Policy in the [Student Handbook](#).

3. **Default in payment of Installments:**
 - a. In the event of default in payment of instalments, Upskilled will make every effort to contact the Student.
 - b. If the Student does not respond to Upskilled calls/emails / SMSs OR no resolution is achieved, Upskilled will send Student a warning communication via email or SMS to settle the outstanding instalments.

- c. The Student must clear the outstanding instalments within seven (7) calendar days of the warning notification date.
- d. If the outstanding instalments are not cleared within seven (7) calendar days of the date from the warning notification, Upskilled reserves the right to send the Student details to debt collectors.
- e. Once the Student has been sent to debt collectors, their LMS access will be suspended, and they will be required to liaise directly with debt collectors. In addition, all support services will be ceased.
- f. The Student will be liable to pay all outstanding amount against the Total Course Fees AND debt collection charges. The Student will no longer be able to pay by instalments and be liable to pay all outstanding Total Course Fees.
- g. Upskilled may reactivate/ re-enrol the Student in the course once all outstanding debt has been cleared. Please note that the Course end date will continue to apply, and any course extensions will be made as per the Course Extension Policy defined in the **Student Handbook**. It is at Upskilled discretion to choose to reactivate or re-enrol the Student depending on each case's circumstances.

Changes to this Document

We may amend this document from time to time. The current version of this document will be posted on our website.

Document Name	Version	Approved	Policy Owner	Effective	Review
Payment Options	1	CEO	CFO	01.2.2021	31.01.2022
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