



## Payment - Terms and Conditions

**YouStudy** recommends that students read through these Payment – Terms and Conditions before signing the Payment Terms and Conditions Agreement prior to finalising their payment for Course Fees.

### Prior to Paying for your Course

Students are encouraged to read the following information prior to payment of their course fees so that you are fully informed about your decision. This information is available on the YouSTUDY website on the Student Information Page:

- Pre-Enrolment Information
- Course Information
- Student Handbook
- Enrolment Policy
- Privacy Policy
- Complaints and Appeals Policy

## Payment Information

### Payment Methods

Payments for courses can be made by:

- **PayPal** and **Credit Card** links are provided on **YouStudy** invoices and available 24/7
- **Direct Electronic Funds Transfers (EFT)** Bank Details are provided on all Invoices
- **Cheques** should be posted to: YouStudy, P.O. Box 972, KURANDA, QLD 4881
- **Payment Plans** are arranged with Enrolments by telephone via 1-300-887886 during normal business hours or Email [enrolments@youstudy.edu.au](mailto:enrolments@youstudy.edu.au)

Details will be provided to you at the time of enrolment or are available from [enrolments@youstudy.edu.au](mailto:enrolments@youstudy.edu.au).

### Payment Options

#### (Full Qualifications or Individual Units of Competency)

YouSTUDY offers students a number of options for paying their course fees:

- Pay an initial deposit payment and the balance by instalments
- Pay per unit
- Payment plans by weekly, fortnightly or monthly payments
- Third party payment



## **Pay an Initial deposit payment and the balance by instalments**

For all **YouStudy** courses you can choose to pay an initial deposit of no more than \$1,500.00 prior to the commencement of your course. The remaining balance will be paid in instalments as discussed by the student with **YouStudy**. The total amount required to be paid for tuition and services yet to be delivered to be invoiced for no more than \$1,500.00 at any one time.

## **Pay per unit**

For all **YouStudy** courses you can choose to enrol and pay for one unit at a time in a full qualification or enrol and pay for study in just one unit of competency. You will be invoiced for each unit prior to your commencement in that unit. Should you not decide to complete the full qualification you will only be eligible to pay for units that have been commenced.

## **Payment Plans by weekly, fortnightly or monthly payments**

To make it easier for students to pay for their course fees, **YouStudy** also offers simple payment plans so that you can pay over a number of smaller instalments by weekly, fortnightly or monthly payments.

You should discuss your payment options with Enrolments, then you will be sent a Student Fee Notification email which will include details on the payment options available for your course and instructions on how to proceed for each one using the Payment Methods listed above.

To apply for payment by instalments or a Payment Plan you will need to complete a Learner Instalment Payment Plan Agreement Form. This form will either be attached to your Student Fee Notification email or you can contact us by phone on 1-300-887-886 or email [enrolments@youstudy.edu.au](mailto:enrolments@youstudy.edu.au) and we will provide you with the correct forms.

The amount of your first payment and the frequency or number of instalments will depend on the course you are enrolling in and your individual circumstances.

## **Third Party payment**

Some employers will pay training fees on behalf of their employee. This is an agreement between you and your employer. Your employer can choose to pay the full fee upfront, or by a payment plan if eligible. You will both need to complete and sign a Third Party Payment Request Form and a Third Party Instalment Payment Plan Agreement Form if applicable. Your Student Fee Notification Email will include instructions on how to obtain these forms.

## Your Rights and Responsibilities

### Payments

By signing the Payment – Terms and Conditions Agreement you agree to honour the preferred payment agreement and:

- ensure all instalments are paid on or before the due date;
- ensure that sufficient funds are available your my nominated account to meet the instalment payments
- understand that YouStudy reserves the right to suspend access to your online Course in the event that you fail to pay any part of the Course Fees as and when it falls due for payment;
- advise YouSTUDY in writing should you wish to cancel or amend your payment instalments or payment plan

### Default on Payments

Should you default on the repayment schedule:

- your enrolment will be suspended until the outstanding account is paid
- your outstanding account will become immediately due and payable
- you should contact Enrolments to discuss alternative payment options
- **YouStudy** reserves the right to forward any outstanding debt to a debt collection agency, and you may also be required to pay additional fees associated with the debt collection process.
- **YouStudy** will not issue a Certificate or Statement of Attainment/s until course fees are paid in full.

### Student Handbook

It is your responsibility to ensure you have read and understood the **YouStudy** Student Handbook prior to enrolment and to sign and return the acknowledgement form to Administration at Head Office. The **YouStudy** Student Handbook is available for download from the **YouStudy** website.

### Access to Course Materials

Course Materials and assessments are supplied in an online environment, unless otherwise stated in the Course Description, and once enrolment has ended, you will no longer have access to this online content and assessments. Therefore it becomes your responsibility to save and/or copy content as required for reference purposes after you have completed your course.

The content of the online Course Materials, including copyright and all other such intellectual property rights contained therein, remain the property of **YouStudy**. You may not reproduce any part of the online Course Materials without the prior written consent of **YouStudy**.



### Course Extension

Once the allocated time for a given program/course has ended you will no longer be provided with access to the course material, course assessment and unlimited trainer support.

Should you wish to continue with your Course beyond the course expiry date, application for a course extension must be made in writing to **YouStudy** and received 14 days prior to expiry date of the course.

**YouStudy** will not be obliged under any circumstances to extend the period of a student's enrolment if the student has not completed the program/Course in the allocated time.

Refer to the Student Fees and Charges on the Student Information Page on the **YouStudy** Website for Course Extension Fees.

### Placing Your Course on Hold

In some circumstances a student may wish to place their course on hold due to extended holidays or unforeseen events which do not allow continued study. You should contact **YouStudy** Enrolments to request their course be placed on hold for a period time which is not to exceed six months.

## College Responsibilities

### Course cancellation:

Cancellation of course or program by **YouStudy**

Should **YouStudy** cancel a course for any reason, participants enrolled at the time the cancellation is announced, will be entitled to a full refund, and this will incur with no administrative charges or penalties. Participants who have units that have already been assessed as competent will be issued a Statement of Attainment and have the cost of these units deducted from the refund.

A full refund of fees will be paid within seven (7) business days

### Cooling off period

Where you have invited negotiations for the purchase of a **YouStudy** training product (e.g. you have expressed interest in our courses or have contacted one of our sales people directly), you are considered to be a 'solicited consumer'.



All courses contain a ten (10) business day cooling off period, and you can cancel and withdraw from the course during this time without penalty. The Cooling Off Period commences from the agreed course commencement date when you student receive your active Login access to the Student Portal and Online Course Access.

### **Withdrawal from Course during Cooling Off Period**

If a student (participant) withdraws from a course during the Cooling Off Period, full refund of the fees will be made. A full refund of fees will be paid within seven (7) business days.

### **Withdrawal after Course commencement**

Once enrolled and after the Cooling Off period, if the student (participant) has commenced the course, a refund will NOT apply. A participant is considered to have commenced a course once they have received their log in details to their online course content and assessment and they have accessed the course materials.

### **Withdrawal due to illness or hardship**

In the case of a participant withdrawing from a course or program due to illness or extreme hardship, **YouStudy** may, at its discretion, allow a refund of the course fees. The following conditions apply:

- The student must produce satisfactory evidence of the circumstances of his/her withdrawal such as medical certificates
- In the case of hardship, a letter or email must be forwarded to **YouStudy's** CEO who will consider each case at their discretion

NOTE:

- The student will forfeit a 25% non-refundable administration fee
- Withdrawal must take place prior to the expiration of the course.

A Statement of Attainment will be given for any units that have been successfully completed and paid for in full

### **Confidentiality and Privacy**

**YouStudy** will keep any information (including your account details) received in your direct debit request as confidential. **YouStudy** will make reasonable efforts to keep any such information that they have about you secure and to ensure that any of its employees or agents who have access to information about you do not make any unauthorised use, modification, reproduction or disclosure of that information. Information provided by you is considered confidential and will not be divulged to any third party,

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nor will it be sold.

**YouStudy** will only disclose information that it has about you:

- to the extent specifically required by law; or
- for the purposes of this agreement (including disclosing information in connection with any query or claim)

### **Revisions**

Please note that **YouStudy** may revise the Student Handbook, Policy Documents and any terms and conditions contained in this agreement, at any time at our sole discretion. Any such revisions will be available from our website.

### **Acceptance of Payment – Terms and Conditions**

By accepting the terms of these Payment – Terms and Conditions:

- you are warranting that you are 18 years of age or over; or
- if you are under 18 years of age, you must ensure your parent or guardian accepts the conditions of this Course Enrolment Agreement. By such execution, your parent or guardian acknowledges and accepts the terms and conditions herein, including guaranteeing the principal liability to make payment of the course fee.