

EZYPAY PAYMENT PLANS

When enrolling into courses with MSA Training & Professional Development all fees are payable at enrolment.

If you would like additional support to help manage your fee payment, a fee payment plan is available to students enrolling into approved Certificates and Diplomas.

At MSA, a payment plan is established with EzyPay Pty Ltd, an external Direct Debit provider.

To set up a payment plan you will need to complete a Direct Debit Request (DDR) form and once approved you will be charged regular instalments for a period as agreed upon in the DDR. If a failed payment occurs, a fee of \$8.90 will be charged.

For all courses, an upfront deposit is required and the remaining balance is payable in weekly instalments. Payments are deducted from your nominated bank account or credit card beginning one week after the deposit is received.

Where you elect to make direct debit payments:

- you acknowledge that Monash Student Association (Clayton) Inc. (MSA) utilises the services of a 3rd party Direct Debit Payment Provider for the collection of amounts MSA has deemed payable by you and that you must enter into a separate Payment Agreement with the Direct Debit Payment Provider used by MSA;
- you must complete and provide to MSA that Payment Agreement authorising the Direct Debit Payment Provider to debit amounts MSA has deemed payable by you for each direct debit period from your nominated bank account or credit card and pay those fees to MSA;
- you agree to be bound by the direct debit terms and conditions as described in the Payment Agreement with the Direct Debit Provider; and
- you acknowledge and agree that MSA may change Direct Debit Provider at any time and, where this occurs, to continue to pay the amounts MSA has deemed payable by you by direct debit, you must complete and provide to MSA a new Payment Agreement authorising the new Direct Debit Payment Provider to debit the amounts MSA has deemed payable by you for each direct debit period from your nominated bank account or credit card and pay those amounts to MSA.

MSA reserves the right to suspend students from their course(s) and commence debt recovery proceedings when two (2) failed payments occur or if two (2) payments are not made within two (2) weeks to bring the account up to balance, this may impact on your personal credit rating. Your Qualification Certificate and Statement of Attainment will not be issued until full payment has been received.

Amendments to direct debit details must be made seven (7) days prior to the next scheduled payment period to avoid incurring failed payment charges.

To check your eligibility or for more information please call Monash Training & Professional Development on (03) 9905 3180 or email msa-monashtraining@monash.edu during business hours.

EZYPAY DIRECT DEBIT SERVICE AGREEMENT

This is your Direct Debit Service Agreement with Monash Student Association (Clayton) Inc. (ABN 20 147 061 074). It explains what your obligations are when undertaking a Direct Debit arrangement with us. By completing the Monash Student Association Direct Debit Request Form (DDR), you authorise the Association and any third party direct debit payment service provider engaged by the Association to debit any amount it has deemed payable by you from your nominated bank or credit card account in accordance with the payment terms and conditions outlined in the application form.

Please keep this agreement for future reference. It forms part of the terms and conditions of your DDR and should be read in conjunction with your DDR authorisation.

Definitions

- **Account** means the account held at your financial institution from which we are authorised to arrange for funds to be debited.
- **Agreement** means this Direct Debit Request Service Agreement between you and us.
- **Banking day** means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.
- **Debit day** means the day that payment by you to us is due.
- **Debit payment** means a particular transaction where a debit is made.
- **Direct debit request** means the Direct Debit Request between us and you.
- **Us/We** means **Monash Student Association (Clayton) Inc.**, (the Debit User) you have authorised by requesting a DDR.
- **You** means the customer who has signed or authorised by other means the Direct Debit Request.
- **Your financial institution** means the financial institution nominated by you on the DDR at which the account is maintained.

Debiting Your Account

- 1.1 By signing a Direct Debit Request or by providing us with a valid instruction, you have authorised us to arrange for funds to be debited from your account. You should refer to the Direct Debit Request and this agreement for the terms of the arrangement between us and you.
- 1.2 We will only arrange for funds to be debited from your account as authorised in the Direct Debit Request. OR We will only arrange for funds to be debited from your account if we have sent to the address nominated by you in the Direct Debit Request, a billing advice which specifies the amount payable by you to us and when it is due.
- 1.3 If the debit day falls on a day that is not a banking day, we may direct your financial institution to debit your account on the following banking day. If you are unsure about which day your account has or will be debited you should ask your financial institution.

Amendments by Us

- 2.1 We may vary any details of this agreement or a Direct Debit Request at any time by giving you at least fourteen (14) days written notice.

Amendments by You

- 3.1 You may change*, stop or defer a debit payment, or terminate (cancel) this agreement at any time by providing us with at least 14 days notification by writing to:
Monash Student Association
ATT: Finance Department
L1, 21 Chancellors Walk,
Monash University VIC 3800
OR
by telephoning us on (03) 9905 5276 during business hours;
OR
arranging it through your own financial institution, which is required to act promptly on your instructions.

*Note: in relation to the above reference to 'change', your financial institution may change your debit payment only to the extent of advising us, Monash Student Association (Clayton) Inc., of your new account details.

Your Obligations

- 4.1 It is your responsibility to ensure that there are sufficient clear funds available in your account to allow a debit payment to be made in accordance with the Direct Debit Request.
- 4.2 If there are insufficient clear funds in your account to meet a debit payment:
 - a) you may be charged a fee and/or interest by your financial institution;
 - b) you may also incur fees or charges imposed or incurred by us; and
 - c) you must arrange for the debit payment to be made by another method or arrange for sufficient clear funds to be in your account by an agreed time so that we can process the debit payment.
- 4.3 You should check your account statement to verify that the amounts debited from your account are correct.

Disputes

- 5.1 If you believe there has been an error in debiting your account, you should notify us directly on (03) 9905 5276 and confirm that notice in writing with us as soon as possible so that we can resolve your query more quickly. Alternatively you can take it up directly with your financial institution.
- 5.2 If we conclude as a result of our investigations that your account has been incorrectly debited we will respond to your query by arranging for your financial institution to adjust your account (including interest and charges) accordingly. We will also notify you in writing of the amount by which your account has been adjusted.
- 5.3 If we conclude as a result of our investigations that your account has not been incorrectly debited we will respond to your query by providing you with reasons and any evidence for this finding in writing.

Accounts

- 6.1 You should check:
 - a) with your financial institution whether direct debiting is available from your account as direct debiting is not available through BECS on all accounts offered by financial institutions.
 - b) your account details which you have provided to us are correct by checking them against a recent account statement; and
 - c) with your financial institution before completing the Direct Debit Request if you have any queries about how to complete the Direct Debit Request.

Confidentiality

- 7.1 We will keep any information (including your account details) in your Direct Debit Request confidential. We will make reasonable efforts to keep any such information that we have about you secure and to ensure that any of our employees or agents who have access to information about you do not make any unauthorised use, modification, reproduction or disclosure of that information.
- 7.2 We will only disclose information that we have about you:
 - a) to the extent specifically required by law; or
 - b) for the purposes of this agreement (including disclosing information in connection with any query or claim).

Notice

- 8.1 If you wish to notify us in writing about anything relating to this agreement, you should write to:
Monash Student Association
ATT: Finance Department
L1, 21 Chancellors Walk,
Monash University VIC 3800
- 8.2 We may send notices either electronically to your email address or by ordinary post to the address you have given us.
- 8.3 If sent by mail, communications are taken to be received on the day they would be received in the ordinary course of post.

Direct Debit Authority

- 9.1 I/We acknowledge and accept the Customer Terms & Conditions as outlined by Ezytap. Click [here](#) to view the latest version.