

Debit Success payment plan

From January 2018, Victoria University will be using FACTS to organise and manage new [payment plans](#).

If you have an arrangement with our previous partner (Debit Success), you will remain with them unless you advise the University otherwise.

Students with a Debit Success plan, please use the process in this document.

Eligibility & exemptions

All applications will be assessed to determine eligibility for a payment plan. Further exclusions may apply.

New applications should be made through our more-recent partners, via our current [payment plans](#). Debit Success is used only for students with an existing arrangement.

Eligibility

You may be eligible for a payment plan if you are:

- a domestic student (Australian Citizen/Australian Permanent Resident/New Zealand Citizen/Permanent Humanitarian Visa) **and**
- studying a VE/TAFE course **and**
- at least 18 years old (if you are under 18 years old, you will require a guarantor to enter the payment plan on your behalf).

Exemptions

- International students please refer to [Fee Extension](#).
- Higher Education students.
- Students studying short courses.
- Australian Citizens and Humanitarian Visa Holders who are studying courses that are part of the VET Student Loan program. Students on this category must defer or pay their tuition fees upfront prior to census date. Only materials, auxiliary and student amenities fees can be put under the payment plan.
- Students who are eligible for VET FEE HELP must defer or pay their tuition fees upfront prior to census date. Only materials, auxiliary and student amenities fees can be put under the payment plan.

Your eligibility will be further assessed upon your application. Further exclusions may apply.

Cost of the Payment Plan Option

The Payment Plan Option is managed by a third party, called [Debitsuccess](#).

The cost includes the total fees payable as shown on your invoice plus the following non-refundable administrative charges by Debitsuccess:

- \$10 establishment fee (a once off fee in addition to your initial instalment)
- 4.6% billing fee per transaction
- \$10 transaction fee for every failed direct debit attempt.

Failure to adhere with the payment plan arrangement will initiate debt collection activity. Additional charges apply at your cost.

Enrolment changes

At the time of application, an invoice detailing all units included in the payment plan will be sent to you. Any units or charges that occur after the arrangement was drafted will be considered outside the payment plan. You can either pay the difference in full or have it added to your payment plan by contacting payplan@vu.edu.au.

Debitsuccess will not accept a cancellation without Victoria University's approval. Please send an email to payplan@vu.edu.au if you want to cancel your payment plan.

Certificate students

Certificate students must withdraw within 28 days of course commencement (each study year) to be eligible for [refund of course fees](#) (please refer to our [withdrawal guidelines](#) for more information). A formal discontinuation form must also be completed.

If you decide to withdraw after 28 days of course commencement, you will still be liable for fees and the payment plan will proceed as usual.

Diploma students

Diploma students have until [Census date](#) to amend/withdraw from their enrolment to be eligible for a refund of course fees (please refer to our [withdrawal guidelines](#) for more information). A formal discontinuation form must also be completed.

If you have provided your VET FEE-HELP or VET Student Loan request and Tax File Number but decided to withdraw after the relevant census dates, you will still be liable for fees and the payment plan will proceed as usual.

Payment plan application process

For new payment-plan arrangements, please apply through our current [payment-plan process](#).

Before applying for a payment plan, please check if you are eligible for a [fee extension](#).

1. Read the information above regarding payment plan.
2. Pay at least \$100 towards your course fees. You can pay on any of the following methods:
 - [MyVU Portal](#)
 - VUHQ
 - [Online](#) - select Student Fee. Remember to put 'ST' when entering your student ID (eg. ST1234567)
3. Send your request for a payment plan to payplan@vu.edu.au, and include the following:
 - Student ID number
 - full name
 - preferred email address
 - preferred mobile number
 - course code and title
 - amount, receipt number and date of the required deposit
 - frequency of instalment (weekly, fortnightly or monthly)
 - length of arrangement (maximum 6 months)
 - current fees owing.
4. Victoria University will assess your application within seven business days. If your application is successful, you will be given an offer and a link to an online form. You must complete the online form in order to accept and finalise the offer.
5. In the Debitsuccess form, you will be required to provide your Australian bank account details OR Visa/MasterCard details for the direct debit. The instalment amounts will already be calculated and clearly outlined on this form. Please ensure that you read the **Debitsuccess Terms & Conditions**.
6. Once you submit the online form, you will receive a confirmation from Debit Success advising that you have successfully entered into a payment plan.
7. If you are unable to make payments on time, please ensure that you notify Debitsuccess on 1800 148 848 at least 48 hours prior to debit date.

Non-payment/Non-adherence

Students with an approved payment plan are required to pay in regular instalments. Failure to do so may result in:

- referral of the student/guarantor to an external debt collection agency (additional costs apply);
- where applicable, cancellation of enrolment (Diploma students only);
- application of the following encumbrances (blocks) on your student record:
 - results
 - transcripts
 - graduation
 - library.

Other financial assistance

For other financial assistance [Student Welfare](#) provides a range of support including budgeting and other money management strategies.

Email: welfare@vu.edu.au

Contact us

Email payplan@vu.edu.au for any queries. All correspondence regarding payment plans is through email only, and may take up to 5 business days for a response.

You can also contact Debitsuccess on 1800 148 848 if you are currently on a payment plan.