



FEES BY INSTALMENT APPLICATION

PART A LEARNER DETAILS

| Learner Name | Course Name | Course Fee (\$) |
|-------------------|-------------|-----------------|
| | | |
| | | |
| Total Fees | | \$ |

PART B HOUSEHOLD FINANCIAL DETAILS

| Income (per fortnight) | \$ |
|------------------------|----|
| Wages/salary | |
| Centrelink Payment | |
| Newstart | |
| Disability | |
| Parenting | |
| Youth Allowance | |
| Abstudy | |
| Other | |
| Rent assistance | |
| Other Income | |
| Education supplement | |
| Maintenance | |
| Investments | |
| TOTAL INCOME | |

| Expenses (per fortnight) | \$ |
|--------------------------|----|
| Mortgage | |
| Rent/Board | |
| Loan repayments | |
| Credit cards | |
| Food | |
| Household utilities | |
| Electricity | |
| Gas | |
| Water | |
| Phone/mobile | |
| Motor vehicle | |
| Travel (bus/train) | |
| Entertainment | |
| Other expenses | |
| Maintenance | |
| childcare | |
| TOTAL EXPENSES | |

| | | |
|------------------------|---------------------------|--|
| Office use only | Uncommitted income | |
|------------------------|---------------------------|--|

RETS PROCEDURE

When your application has been approved you will need to sign a RETS fees By Instalment Agreement. You are required to keep a copy of this agreement which will state the payment dates.

PROCEDURE IF YOU FAIL TO PAY AN INSTALMENT:

After signing the agreement, participants are legally bound to meet each instalment on the shown due date. You will be sent a First Reminder Notice and if you fail to pay, your details will be sent to the RETS Director to make a decision on continuation in the course. The licence of qualification you have been working towards will be withheld until full payment has been received.

| RETS Version Control | | | |
|----------------------|--|---------------|-------------|
| Document Name | Fees by Instalment Application | | |
| Type of Document | Participant Form | | |
| Location | J:\1. Student & Course Administration\1. Participant Forms\Editable Docs | Version | 2.0 |
| Author | Holly Naughton | Authorised by | Teresa Carr |
| Revision dates | Date Authorised | 28.03.2019 | Next review |
| | | | 28.03.2020 |

PARTICIPATION CERTIFICATION and ACKNOWLEDGEMENT

I certify to the best of my knowledge and belief, this application is true and correct. I authorise RETS to undertake any credit check in respect of this application, follow up any outstanding debts, withhold any results / certificates, suspend any rights I might have to re-enrol. I may be liable for costs incurred in collection of outstanding debts.

I acknowledge that I understand my responsibilities and the consequences to me should I default on my payment plan.

Participant Name _____ Signed _____ Date _____

PRIVACY ACT

Important Notice to Applicants (s) For Credit (Section 18(E)(1) Privacy Act 1988) Notice of disclosure of your credit information to a credit reporting agency (Privacy Act 1988)

Red Earth Training Solutions Pty Ltd

(RETS) may give information about you to a credit reporting agency, for the following purposes:

- To obtain a consumer credit report about you, and/or
- To allow the credit reporting agency to create or maintain a credit information file containing information about you.

The information is limited to:

- Identity particulars including:
your name, sex, address (and the previous two addresses) date of birth, name of employer, and drivers' license number.
- Your application for credit or commercial credit – the fact that you have applied for credit and the amount.
- The fact RETS is a current credit provider to you.
- Loan repayments which are overdue by more than 60 days, and for which debt collection action has started.
- Advice that your loan repayments are no longer overdue in respect of any default that has been listed.
- Information that, in the opinion of RETS you have committed a serious credit infringement (that is, fraudulently or shown an intention not to comply with your credit obligations).
- That credit provided to you by RETS has been paid or otherwise discharged.

Period to which this understanding applies:

This information may be given before, during or after the provision of credit to you.

STATEMENT BY APPLICANT FOR CREDIT

Please read carefully before signing.

Giving information to a Credit Reporting Agency (Section 18E (8) (c) Privacy Act 1988)

I have been informed by RETS that it may give certain personal information about me to a credit reporting agency.

Access to Commercial Credit Information (Section 18L (4) Privacy Act 1988)

I agree that RETS may obtain information about me from a business which provides information about the commercial credit worthiness of persons for the purpose of assessing my application for commercial credit.

Access to Consumer Credit Information (Section 18K(1)(b) Privacy Act 1988)

I agree that RETS may obtain a consumer credit report containing information about me from a credit reporting agency for the purpose of assessing my application for commercial credit.

Exchange of Credit Worthiness Information (Section 18N Privacy Act 1988)

I agree that RETS may exchange information with those credit providers named in this application or named in a consumer credit report issued by a credit reporting agency for the following purposes:

- To assess an application by me for credit.
- To notify other credit providers of a default by me.
- To exchange information with other credit providers as to the status of this loan where I am in default with other credit providers.
- To assess my credit worthiness.

I understand that the information exchanged can include anything about my credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to exchange under the Privacy Act.

Agreement to a credit provider being given a consumer credit report by a credit reporting agency to assess a guarantor (Section 18K 1(c) Privacy Act 1988)

I agree RETS may obtain from a credit reporting agency a consumer credit report containing information about me for the purpose of assessing whether to accept me as a guarantor for credit applied for by, or provided to, the borrower (s) named in the agreement.

I agree that this agreement commences from the date of this agreement and continues until the credit covered by the borrower(s) application ceases.

Agreement to a credit provider disclosing a report including a consumer report to potential or existing guarantor (Section 18K (1) Privacy Act 1988)

I agree that RETS may give to a person who is currently a guarantor, or whom I indicated is considering becoming a guarantor, a credit report containing information about me for the purpose of (insert name of prospective guarantor) _____ deciding whether to act as a guarantor, or to keep informed about the guarantee. I understand that the information disclosed can include anything about my credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to disclose under the Privacy Act, this includes a credit report.

Participant Name _____ Signed _____ Date _____

Witness Name _____ Signed _____ Date _____