

# Study Now Pay Later.

For Students



# Removing financial barriers to study.

We are Australia's fintech partner to the education sector, committed to helping you reach your full potential.

Study Now Pay Later is the flexible and affordable payment plan solution – taking the stress out of upfront course costs and high-interest fees. We understand that every student's situation is unique and that you need a financing solution that is flexible. At ZeeFi, we specialise in helping education providers offer tailored payment solutions so you can focus on studying first and paying later.

Whether you're looking to save money on student payment plans or reach that next career goal, we have the solutions for you so you can focus on investing in your future.

An Australian Credit Licence holder (ACL 498589) that complies with the ongoing requirements of ASIC, ZeeFi is trusted by educational institutions nationwide to provide financial support to their students. We take pride in delivering a safe and simple service.

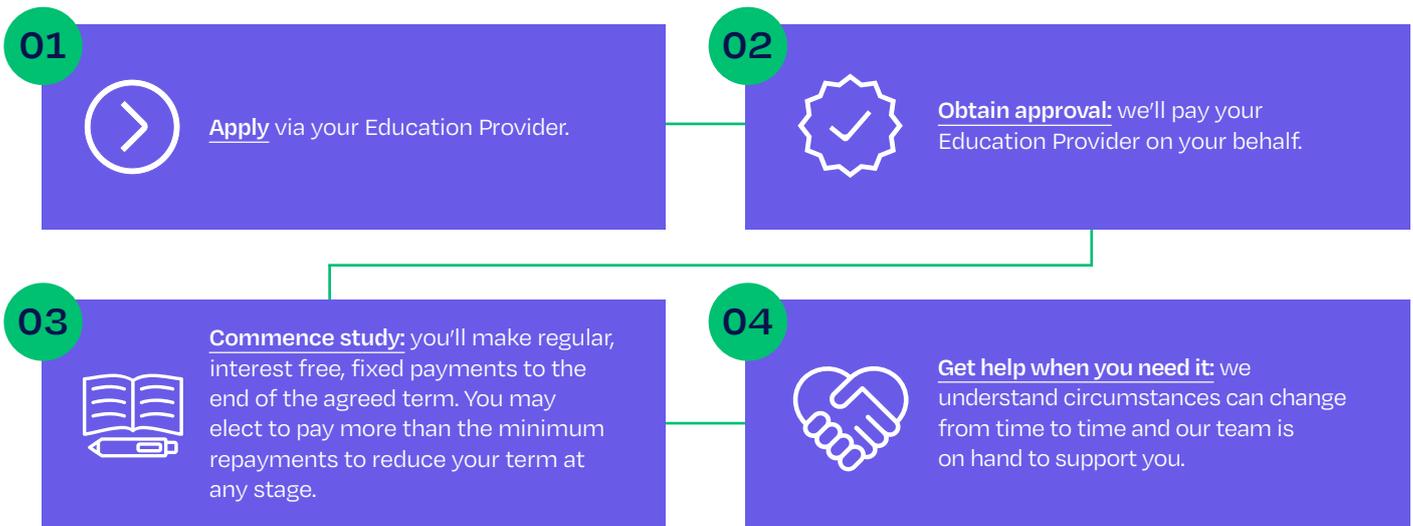
**"Heaven sent. I was not able to afford my course, didn't know what to do. ZeeFi helped me get through the door and my career has progressed like no tomorrow!"**

Mary Dunlop,  
Student



# Here's how Study Now Pay Later works:

Our goal is to help you access the study options you want without worrying about potential barriers of government funding.



- Available for courses between \$500 - \$20,000.
- Fixed payments can be made weekly, fortnightly or monthly over 6-36 month terms as determined by your Education Provider.
- Minimal plan fees.
- Interest free.
- Our Financial Hardship and Customer Vulnerability Support Program is there to assist you if your financial situation changes throughout the term of your agreement.

## Here's what you get:

- Affordable Access:** You get to study now and pay-off your course with fixed, interest free repayments over time and low monthly fees.
- Greater Course Options:** Choose the course you want without worrying about the financial burden of upfront fees. Not covered by government funding? We partner with a range of education providers to remove the stress of course financing.
- Simple Solutions:** We only service the education sector, which means we understand the needs of students working and studying at the same time. You can be granted approval within an hour of submitting your application.

# Ready to get started?

Follow the three easy steps below to submit your application for Study Now Pay Later. Once submitted, our expert team will reach out to you with next steps for your study.

01

## Confirm your eligibility:

I am:

- Australian Citizen or Permanent Resident.
- 18 years or older (or 16 years old with parent applying on my behalf).
- In possession of an Australian Bank Account.
- Applying for a course offered by a ZeeFi accredited Education Provider.
- Employed full time or part time for a minimum of 6 months prior to applying.
- Able to demonstrate the capacity to service the plan independently.
- Not expecting my personal and financial situation to change in the future, should the plan be approved.

02

## Confirm your identity:

Please provide copies of the following:

- Drivers Licence or Passport
- Medicare Card
- Employment Details
- Income and Expense Details

03

## Confirm your bank details:

Submit your bank statements to complete your application:

Submit bank statements showing the past 90 days for courses valued \$500 - \$2,000 and 180 days for courses valued \$2,001 - \$20,000, via [BankStatements.com.au](https://www.bankstatements.com.au). We use this secure service provided by Illion (formerly Dun & Bradstreet) – a National Credit reporting agency. When you login with your bank details, no other party can view your login details, including ZeeFi.

Alternatively, you may contact your bank to obtain an official Bank Statements Record, however, please note that choosing this method will delay your application process. This record must be in PDF format.



If you need help at any stage throughout your application process, please email us at: [support@ZeeFi.io](mailto:support@ZeeFi.io) or call 1800 324 909.

# Got questions?

At ZeeFi we are here to help you every step of the way. Below we've answered some of our most frequently asked questions. If you can't find what you are looking for, we are here to help. You can reach us at [support@ZeeFi.io](mailto:support@ZeeFi.io)

## How much can I borrow?

Study Now Pay Later is available for course payments between \$500 and \$20,000.

## How long does it take to process my application?

If everything is supplied upfront, it can take under 30mins to process your application.

## Will you run a credit check on me?

Yes, as part of processing your application, we will run a credit check to confirm eligibility.

## Are my bank details safe with BankStatements.com.au?

Yes, they are. We are limited to a read-only access of your statements. We cannot make any transactions or view your passwords. [Illion](#) is independently tested and audited by external security experts and encrypted with bank-level security and is used by many banks and non-bank lenders.

## Is ZeeFi regulated?

Yes, ZeeFi provides regulated consumer credit under our Australian Credit Licence 498589. In doing so, we must comply with the National Consumer Protection Act 2006 (Cth), the National Credit Code and must meet ASIC's requirements in relation to consumer credit.

## Do you send the money to me?

No, ZeeFi pays your education provider directly.

## What fees do I need to pay?

You'll pay a minimal monthly management fee. However, an arrears fee is applicable if the account is overdue and a dishonour fee for each dishonoured payment. Please refer to the [Target Market Determination document](#) available on our website.

## How do my repayments work?

Repaying your plan is as easy as setting up a weekly, fortnightly or monthly direct debit. If you miss a direct debit payment, it is important that you call ZeeFi ASAP to avoid any further fees.

## Do I need to be employed?

Yes, you must have an income. It can be part time, full time, casual or self-employed.

## What if I am declined?

As a specialist to the education sector, ZeeFi has a comprehensive suite of complementary financial services for students. We will work with your Education Provider to see if an alternative payment solution will work for you.

## What if I get into financial hardship?

We understand that circumstances can change and are committed to servicing collections with compassion. If you find yourself in financial hardship, it is important that you call ZeeFi immediately. We can try to work with you to reach a payment arrangement that is individual to your needs.

## What happens if I defer my education or fail a unit?

We recommend you first speak to your Education Provider about re-sitting a unit or deferring your studies. You will still be required to make repayments in line with your agreement.

## What happens if I discontinue my studies before I've completed my repayments?

If you withdraw from your course, you are required to pay the remaining balance under your agreement, subject to your Education Provider's refund policy. If your Education Provider issues a refund, they will pay the refund amount to ZeeFi for us to place against your outstanding obligation.

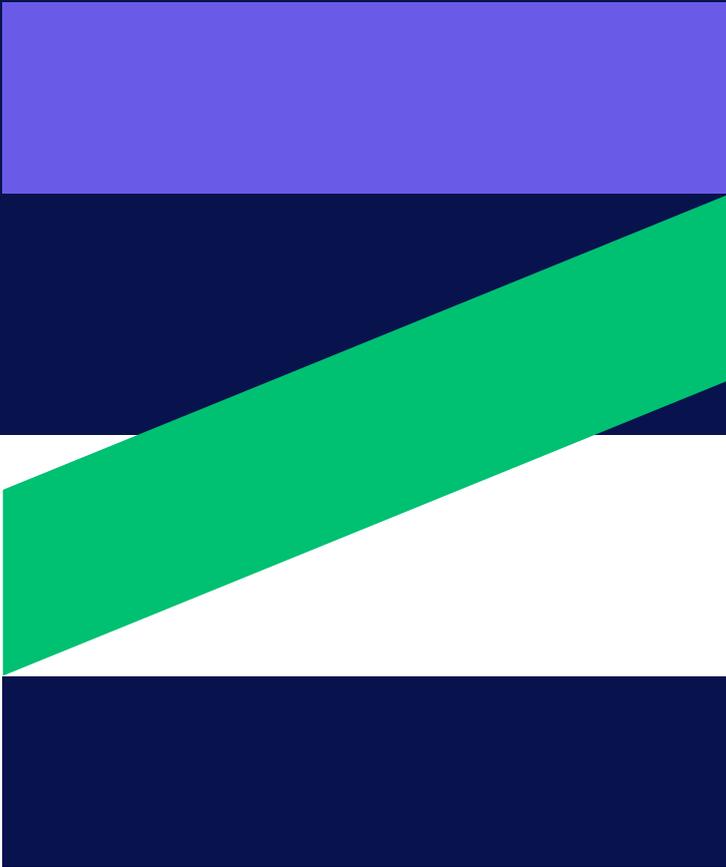
## Can I repay some or all my payment plan balance early?

Yes - at any point you can repay part or all the plan in full. ZeeFi has no early repayment fees.

## What is a credit score?

A credit score is a number (between 0 and 1,200) generated by a credit bureau. Your score reflects your borrowing history and if you pay your bills on time - which helps lenders determine how likely you are to repay any credit.

Refer to our [Credit Scores 101 guide](#) to understand your credit score and how to improve it.

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# Have more questions?

Please visit us at [www.ZeeFi.io](http://www.ZeeFi.io)  
or call 1800 324 909.