

STUDENT Name

## GUARANTOR DETAILS

TITLE  GIVEN NAMES  SURNAME/FAMILYNAME

Date of Birth  Home Ph  Work Ph  Mobile Ph

Postal Address  Post Code

Residential Address  Post Code

Employer's Name and Address

## HOUSEHOLD FINANCIAL DETAILS

Income (per fortnight)	\$
Wages/Salary	
Austudy/Abstudy	
Disability Support	
Parenting Payments	
Newstart/Youth Allowance	
Rent Assistance	
Other Income (eg maintenance or pes) please specify below	
<b>Total income</b>	
one off payment (please specify below)	

Expenses (per fortnight)	\$
Food	
Rent/Board/Mortgage	
Loan Repayments	
Household Bills (gas, electricity, phone/mobile)	
Travel (bus, train, taxi)	
Motor Vehicle	
Entertainment (leisure)	
Other (childcare, maintenance )	
<b>total expenses</b>	
<b>Office use only – uncommitted income</b>	

I certify to the best of my knowledge and belief, this application is true in every particular. I further acknowledge that I have no outstanding debt from a current or previous Fees by instalment scheme. I authorise the institute to undertake any credit check in respect of this application, follow up any outstanding debts, withhold any results/certificates, suspend any rights I may have to re-enrol and refer the debt to the institute's collection agency. I understand that I may be liable for the costs incurred in the collection of outstanding debts.

**I am able to provide my proof of income (payslips/income statement from the previous 2 pay periods).**

## PROCEDURE

When your agreement has been approved, you will need sign a contract called an EDUCATION AGREEMENT. The Education agreement is a legal binding contract between you and TAFE SA. You keep a copy of this agreement which indicates the payment dates on it.

### PROCEDURE IF YOU FAIL TO PAY AN INSTALMENT:

After signing the Education agreement, you are legally bound to meet each instalment as it falls due. You will be sent a First Reminder Notice and if you fail to pay, your file will be sent to the Debt recovery Unit who will initiate follow-up action.

I acknowledge that I have received a copy of the TAFESA Fees by instalment instructions and I understand my responsibilities and the consequences to me should I default on my payments.

Guarantor Signature \_\_\_\_\_

Date \_\_\_\_\_

Please read page 2 and sign where applicable.

**Giving information to a credit Reporting Agency (section 18e (8) (c) privacy Act 1988)**

I have been informed by TAFE SA 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/We agree that TAFE SA may obtain information about me/us from a business which provides information about the commercial credit worthiness of persons for the purpose of assessing my/our application for commercial credit.

**Access to consumer credit information (section 18K(1)(b) privacy Act 1988)**

I/We agree that TAFE SA may obtain a consumer credit report containing information about me/us from a credit reporting agency for the purpose of assessing my/our application for commercial credit.

**Exchange of credit Worthiness information (section 18N privacy Act 1988)**

I/We agree that TAFE SA 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/us for credit.
- To notify other credit providers of a default by me/us.
- 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/our credit worthiness.

I/We understand that the information exchanged can include anything about my/our 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/We agree TAFE SA may obtain from a credit reporting agency a consumer credit report containing information about me/us for the purpose of assessing whether to accept me/us as a guarantor for credit applied for by, or provided to, the borrower(s) (named in the agreement). I/We 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/We agree that TAFE SA may give to a person who is currently a guarantor, or whom I/we indicated is considering becoming a guarantor, a credit report containing information about me/us for the purpose of (name of prospective guarantor) deciding whether to act as a guarantor, or to keep (name of existing guarantor) informed about the guarantee. I/we understand that the information disclosed can include anything about my/our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to disclose under the Privacy act, and includes a credit report.

Guarantor Name \_\_\_\_\_ Signed \_\_\_\_\_ Date \_\_\_\_\_

Witness Name \_\_\_\_\_ Signed \_\_\_\_\_ Date \_\_\_\_\_