

## Ezidebit Payment Plan Fees and Charges

Phillips Institute engages Ezidebit as their preferred payment plan provider.

This service incurs fees and charges, some of which are passed on to the client.

While Phillips Institute endeavour to keep students' costs as low as possible, we advise that the following Ezidebit Fees and Charges may apply to a payment plan should a prospective student choose to use this method of payment.

These fees and charges apply as at 1 January 2018.

TYPE OF FEE OR CHARGE	COST OF FEE OR CHARGE	DESCRIPTION AND EXAMPLES
Optional SMS Reminder	<b>\$0.00</b>	We carry this cost therefore there is no cost to you for this optional service: please indicate whether you would like these reminders when you are setting up your Ezidebit Payment Plan.
Visa/Mastercard	<b>1.65%</b> <b>(min \$0.66)</b>	For example, for a payment of \$100 you will pay an additional \$1.65 fee. For a \$3,000 total payment, the transaction fees would be \$49.50 in total.
Amex/Diners	<b>3.5%</b> <b>(min \$0.66)</b>	For example, for a payment of \$100 you will pay an additional \$3.50 fee. For a \$3,000 total payment, the transaction fees would be \$105.00 in total.
One Time Setup Fee	<b>\$0.00</b>	No cost to you for this service, as we will carry the cost.
Bank Account	<b>\$0.66</b>	This is a flat fee per bank to bank transaction.
Failed Payment Fee	<b>\$14.80</b>	If there are insufficient funds or a direct debit transaction scheduled for a specific date fails for any other reason, this fee will be added to the debt.