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Tip: you can save time scrolling and simply use links in the contents page to click the section you want to go to for easy access.

Frequently Asked Questions

Student Acknowledgement Forms

Can I change the student's authorised account on the student acknowledgement form?

Yes, you can make changes to the students account if the scheduled payments have not started. If payments have started then you will need to contact us and we can make the changes for you.

Changes to acknowledgement forms may result in a change to the version number of the form. We require the most recent version of the form to be signed by the student and sent to us for authorising.

Are permanent residents of New Zealand classed as "Domestic" or "International" students?

New Zealand permanent residents are categorised as "Domestic" students, even though they're not New Zealand citizens. When loading "Domestic" students, the "International" will be automatically greyed out. The "Student Loan" tick box will be available to be selected if appropriate. There is no need to enter a passport number for these students.

Student Payments

What should I do if the system isn't showing funds that have been deposited?

Payments can take a number of days to be transferred or cleared. If a payment is still not showing after three business days (for payments within New Zealand) or five business days (for overseas payments), please send an email to feeprotect@publictrust.co.nz with the following information:

- a scanned copy of the deposit/transfer receipt if available.
- the amount of the deposit.
- the date of the deposit.
- the name of the depositor.
- location of where the deposit was made.
- the bank account number the deposit was made into.
- any references included with the deposit.

What if I receive StudyLink payments and don't know who they belong to?

StudyLink supply your Provider with a payment schedule (VOS Report), this contains a breakdown of the payments made by student. If you receive payments labelled "StudyLink" and you don't know who they belong to, you'll need to contact StudyLink on 0800 889 900. Due to StudyLink's privacy policy we do not have access to the student breakdown.

To save you time, we recommend instructing StudyLink to make payments direct to the trust account. That way you won't have to make sure you transfer the funds within the required 24 hour period.

To arrange this you just need to provide StudyLink with your Ministry of Education 4 digit number and our bank account details, **Public Trust 02 0536 0305865 01**.

Can I freeze a student's account?

Yes. Users have access to do this through the "Student Details" page on the Fee Protect website. You must provide a reason for freezing the account.

I have frozen a student, can I unfreeze them?

No. You'll need to contact us to unfreeze the account.

How do I order new deposit books or student brochures?

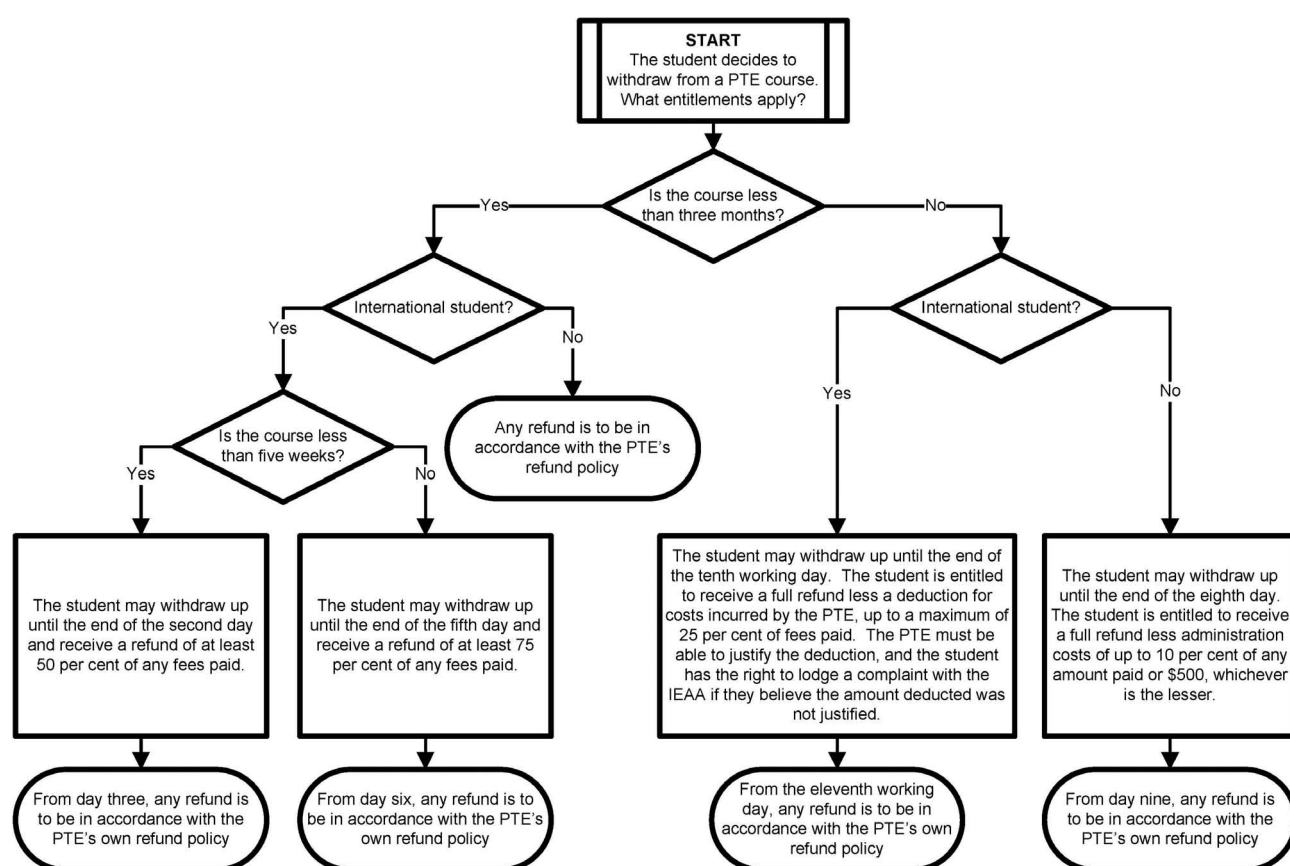
E-mail us at feeprotect@publictrust.co.nz to order more. Please do not order these direct from your local BNZ branch as the books we use are designed specifically for us, and the request must come from Public Trust as the account holder. Please be aware that deposit books take seven business days to be printed and delivered so be sure to monitor your supply and place the order before you run out.

Refunds

If a student withdraws during the Refund Period, what amount can my Provider retain?

Students who withdraw within the Statutory Refund Period (as defined in the Education Act) are entitled to a refund of fees paid less an amount the Provider may retain to cover administration costs.

The portion of fees that your Provider can retain is dependent on whether a student is domestic or international and their course length. As at 1 January 2013 the NZQA rules are:



What happens if the student withdraws after the Refund Period?

If a student withdraws after the relevant withdrawal period for the course, the student has no statutory entitlements to a refund. Any refund after this point should be in accordance with your own refund policy.

What is a course extension facility?

The course extension facility is a specific feature of Fee Protect. It enables Providers to offer up to three months extra tuition at the end of a course, for an agreed fee, to bring the student up to pass standard (see page 19 of this Guide for more details about the extension facility).

What happens if a student withdraws from a course extension?

The student will need to be refunded in accordance with your Providers "early withdrawal and refund policy". This is because the student has already passed the Statutory Refund Period for the course and has the knowledge and experience of your training facilities to make an informed decision as to whether they wish to extend their studies. However, if it becomes clear that the extension facility has been used incorrectly, e.g. for a different course or a further qualification rather than an extension, we will apply the Statutory Refund provisions.

Why does Public Trust apply the 10% refund rule to 'non-refundable deposits'?

The Education Act requires any refunds to be based on the amount of money received from the student, whether this is just a deposit or the full course fees. This means if a Domestic student withdraws within the initial Refund Period (for courses over three months), we can only refund 10% (up to \$500) of the funds received to the Provider. The balance has to be returned to the student.

Can credit card refunds be paid to a card or account other than the one which paid the fees?

For Providers using the Fee Protect credit card service, which allows students to pay their fees by credit card, all refunds must be to the credit card which paid the fees. This is due to Anti Money Laundering legislation.

Common Refund Scenarios

For any refund request where Public Trust has not received a signed Acknowledgement Form:

Under 18:

- Refund form must be signed by the student and parent and submitted along with:
 - Signed PTE enrolment form showing the student and parent signatures as evidence that they have accepted an offer of place, or
 - Proof of parent's signature and proof of relationship if no enrolment form is supplied (e.g. passport or driver license).
- If the refund form has been signed by the student and the guardian of the student, a fully signed enrolment form and guardianship form must be submitted with the refund request. The guardianship form must be signed prior to the refund form being signed, as we are unable to accept guardianship forms as proof of signature that have been signed retrospectively of the refund request being submitted. A copy of the parent's signature is required to verify the guardianship contact (e.g. passport or driver license).

Over 18:

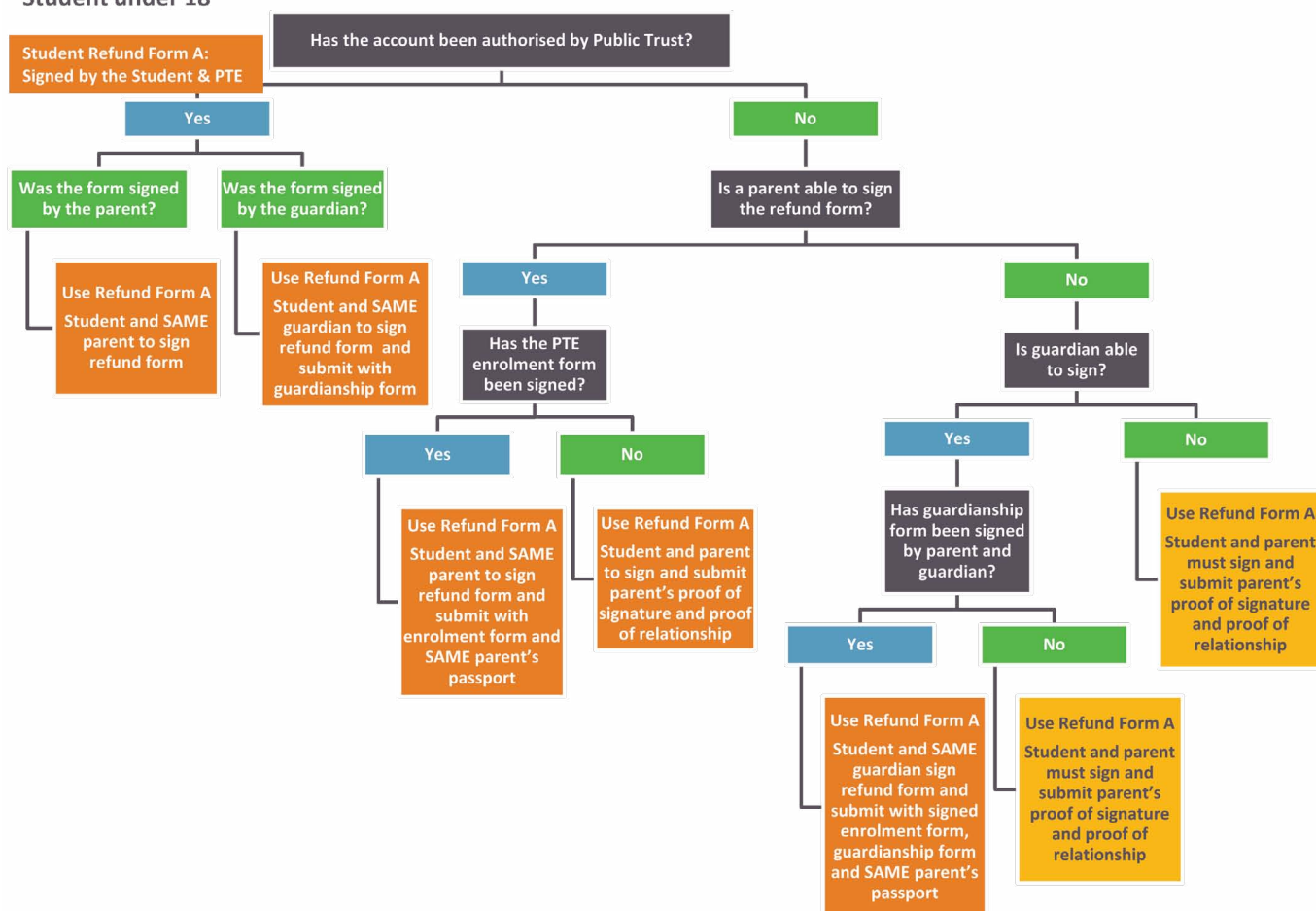
- While best practice is to have the student sign the refund form, we can pay a refund if the funds are being returned to an account that is in the student's own name. If the student is unable to sign the refund form, please ensure a detailed reason for refund is advised and why the student is unable to sign.
- For refunds being returned to a **third party account**, the student must sign the refund form and must be submitted along with proof of the student's signature (e.g. passport or driver license).
- If the refund request is for an international student, we require a copy of the students passport as identification.

For any refund request where Public Trust has received a signed Acknowledgement Form:

Under 18:

- Refund form must be signed by the student and the parent/guardian who has signed the Acknowledgement Form.
- If the refund request is for an international student, we require a copy of the students passport as identification.

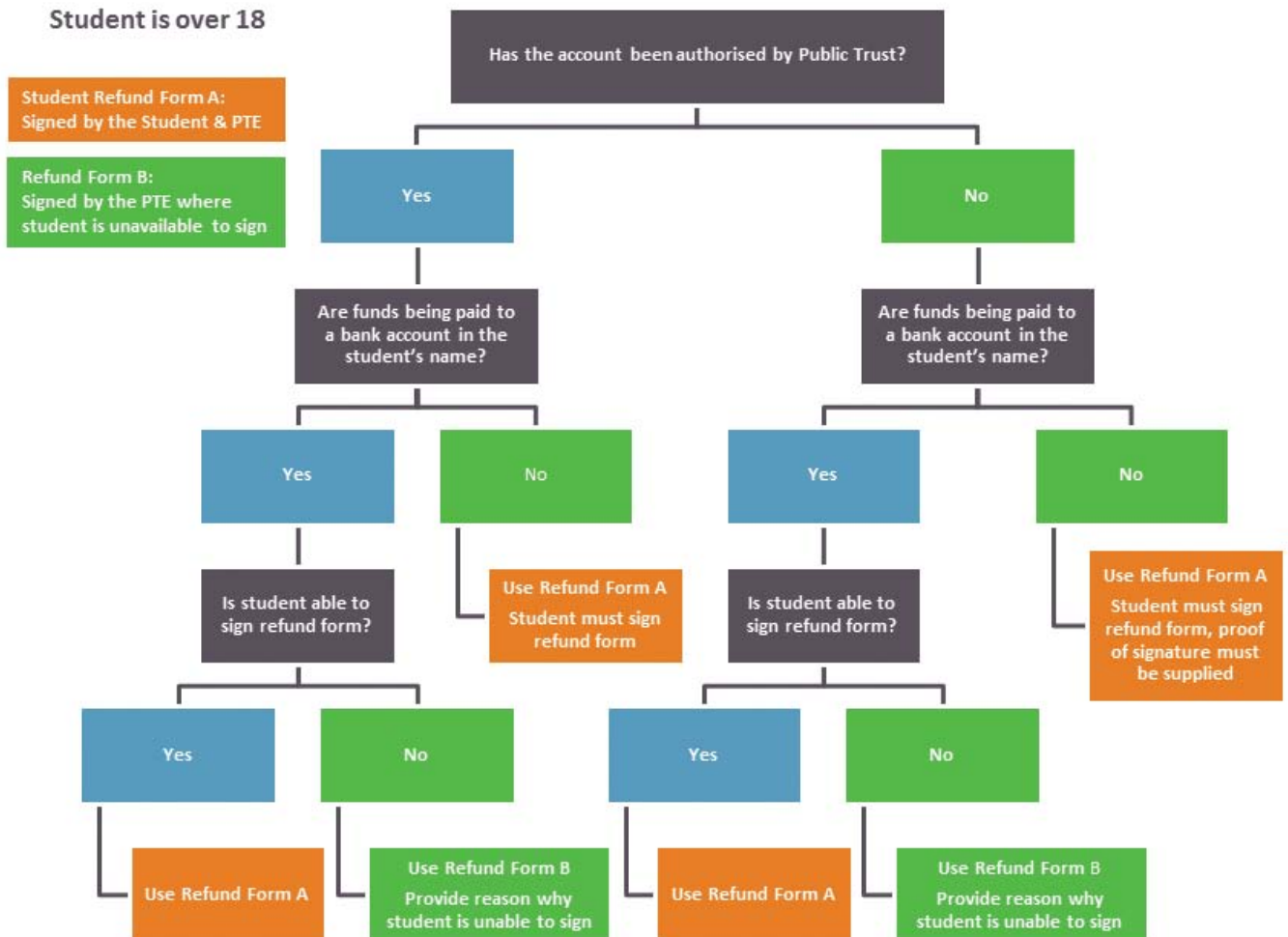
Student under 18



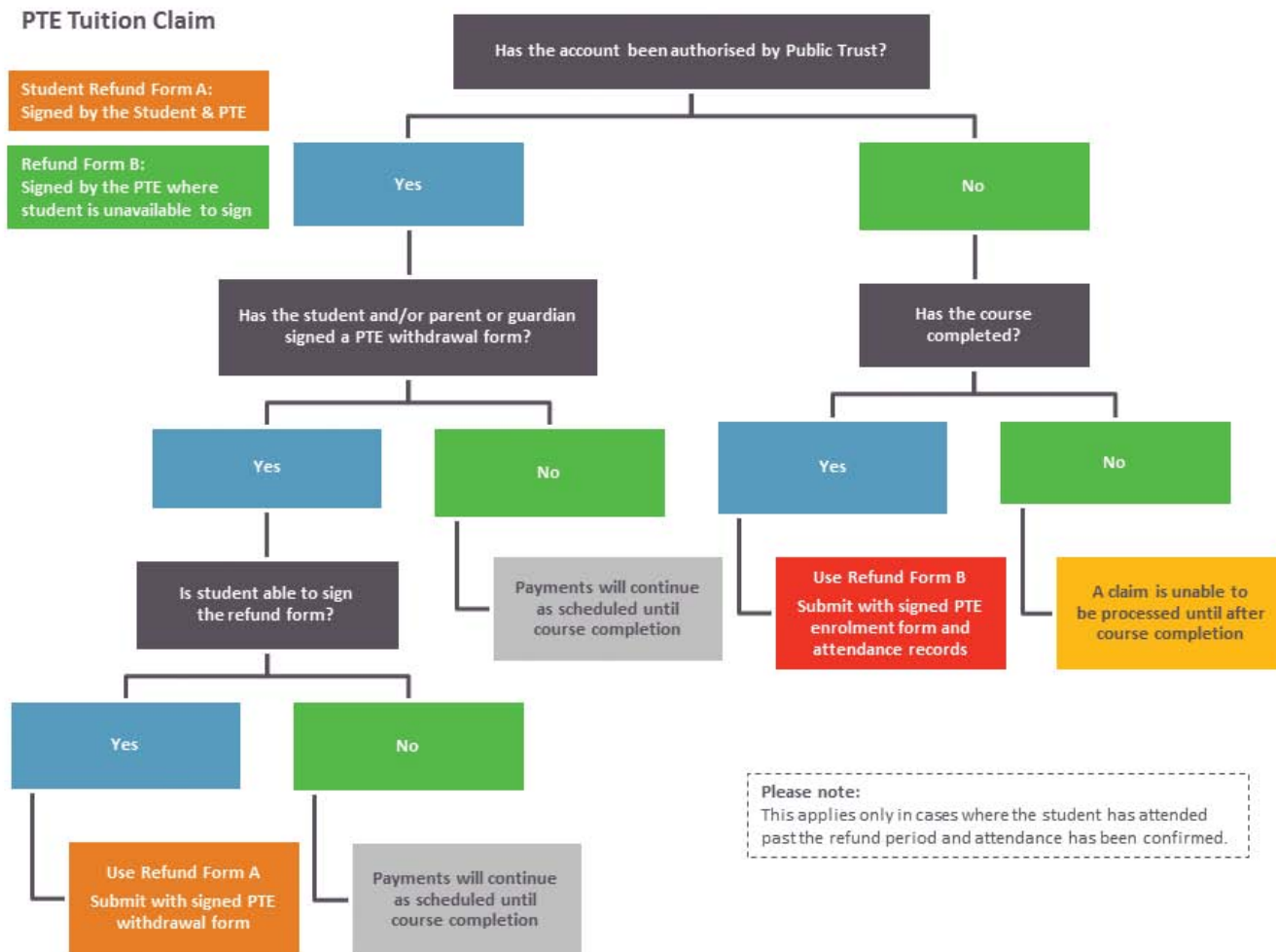
Over 18:

- While best practice is to have the student sign the refund form, we can pay a refund if the funds are being returned to an account that is in the student's own name.
- For refunds being returned to a **third party account**, the student must sign the refund form.
- If the refund request is for an international student, we require a copy of the student's passport as identification.

Student is over 18



PTE Tuition Claim



For refund requests where PTE is claiming full tuition fees and a Public Trust Acknowledgement Form has not been signed:

— Refund form must be submitted along with:

- Signed PTE enrolment form showing the student signature as evidence that they have accepted an offer of place, and
- Attendance records showing that the student has attended past the statutory refund period (if this record has other student names on it, these may be redacted).
- If the refund request is for an international student, we require a copy of the students passport as identification.

For refund requests where PTE is claiming remaining tuition fees when a student has withdrawn part-way through a course and a Public Trust Acknowledgement Form has been signed:

- Refund form must be signed by the student and submitted along with a fully signed PTE withdrawal form where the student has acknowledged forfeiting their remaining fees, and
- The student must have studied past the statutory refund period and attendance been confirmed.
- If no formal withdrawal form has been signed and the student has not signed a refund form, payments will continue as scheduled until course completion.
- If the refund request is for an international student, we require a copy of the students passport as identification.

Provider Payments from the Trust Account

What is the timing of payments?

The student payment schedule shows exactly when payments will be made. The schedule is based on NZQA rules as follows:

1. Tuition fees

- The lesser of 20% or \$3,000 of the tuition fee is paid after the Refund Period for the course, providing we have received both the signed student acknowledgement form and the full amount of the expected tuition fees. If there is a shortfall in the received amount of more than \$100 the first payment will be prorated. The refund period date depends on the length of the course and whether the student is a domestic or international student. First payments will be made after:
 - the 5th calendar day for all courses under 13 weeks.
 - the 8th calendar day for domestic students on courses 13 weeks or more.
 - the 10th working day for international students on courses 13 weeks or more.
- The remainder is paid in 2-weekly or monthly instalments over the duration of the course (depending on what timing payments your Provider selected at set-up).

2. Accommodation

- The timing of these payments is controlled by the frequency drop down on the student record on the Student Details page.
- “Per Schedule” (default) means the full amount is paid in equal amounts, 2-weekly, 4-weekly or monthly in advance, as shown on the schedule.
- “4 Weeks Immediate” means four weeks is payable immediately then balance is paid in equal 2-weekly, 4-weekly or monthly amounts as shown on the schedule.

3. Living Expenses

- The timing of these payments is controlled by the frequency drop down on the student record.
- “Per Schedule” (default) means the full amount is paid in equal amounts, 2-weekly, 4-weekly or monthly in advance, as shown on the schedule.
- “4 Weeks Immediate” means four weeks is payable immediately then balance is paid in equal 2-weekly, 4-weekly or monthly amounts as shown on the schedule.

If you wish to change the timing of payments please contact us.

4. Travel & Health Insurance

The full amount is paid to your Provider when we have received both the signed student acknowledgement form and the student fees. The student does not need to be confirmed or authorised for these payments to be made. It is your responsibility to immediately pay these funds to the insurance provider.

How will I know when payments have been made to my Provider’s bank account?

A payment advice will be sent automatically to the nominated email address for your Provider. You may also request a Tuition Fee Report that will show details of future payments.

How do I account for GST on student fees?

Providers using Fee Protect do not have to account for GST on the full amount of fees when they are paid by a student into the trust account.

In 2003, Inland Revenue issued a ruling which allows progressive GST payments to be made as instalments are received from Public Trust.

How can I alter our Financial Year End?

If you change your Financial Year End, your Director needs to send us a signed written request by email to alter your Provider’s year end on our website. Our website automatically sets a 31 December year end unless you advised your Account Manager differently when the account was established.

Administration Fees and Interest

How am I invoiced?

Fees are charged for each student loaded into the system where funds are allocated to the student account, and are deducted from the interest earned by your Provider. An invoice is issued each quarter and will show the fees charged and whether a payment is required.

If you have chosen to use our online credit card facility, the charges for this will also appear on your quarterly invoice.

The interest earned by your Provider is shown on the Statement of Account (Current Period). Any surplus after Public Trust fees are deducted, is paid to you at the end of your financial year.



Note: The important thing to remember is that the fee is charged in the quarter where the first allocation of student's money to the trust account occurs (this could just be a part payment). You will only be charged one fee per student regardless of how many deposits are made to a student account. Also, if you have a student account where no funds have ever been received, it can be deleted without incurring any charge.

My Provider is a charity – do we need to pay tax on our interest?

If your Provider is a registered charity with the Charities Commission, please send us a copy of your RWT exemption certificate and your interest payments will be tax exempt.

Password / Security Problems

What if I forget my password?

You can click on the 'reset your password here' option below the login boxes at feeprotect.co.nz and you'll be prompted to enter your Public Trust login name. Once completed, you'll be sent an email to reset your password (see page 3 of the Online System User Guide for more details about resetting your password).

What should I do if my log in is suspended because I used the wrong password three times?

If you are a normal Admin User – please contact the Super User for your Provider; they will be able to reactivate your login.

If you are the Super User – please contact us on **0800 494 733** and we'll arrange for a new, temporary password to be generated by the system and sent to your e-mail address.

Why has the system asked me to log on again?

If you have logged on to the system and then done nothing for a period of time (30 minutes) you will be asked to log on again. Any unsaved changes will be lost.

Why has the system asked me to change my password?

For security reasons you should change your password on a regular basis. To help you remember to do this, the system will prompt you to change your password on or after the 15th of every month.

What should I set my computer security to?

You must have 'Medium Security' set within the options for Internet Explorer. If you have a more severe setting than this, Internet Explorer will not allow JavaScript to run, and this is the mechanism used by such system features as the 'Back' button. To check your computers Security Settings, use Internet Explorer menu option Tools – Internet Options – Security – Default Level.

