



Vocational Loans

Education Partner Onboarding
& Training Guide



Contents

- About ZeeFi
- About Vocational Loans
- Application Guide
- Partner Portal Guide
- Marketing Materials
- Maintaining a Successful Partnership





Australia's fintech partner to the education sector, committed to helping education providers unlock capital and grow enrolments, and removing financial barriers so students can reach their full potential.



Unparalleled sector-expertise

We understand the challenges and opportunities inherent to the sector, enabling breakthrough solutions tailored to our client's unique needs



Comprehensive suite of innovative products

Our innovative solutions unlock new opportunities for growth; simplifying and accelerating the customer experience for both students and providers



Building partnerships for growth

We're focused on the long-term success of our clients as a critical link in the chain providing positive education outcomes for students



Responsive

We adapt to the uniqueness of every business and student needs to ensure the path to education remains accessible throughout the journey

ZeeFi Vocational Loans

Product Offering



Student loans to fund vocational course fees, where government funding is unavailable or unattractive. Flexible loan terms with risk-based pricing.



Purpose

Covers training and courses without access to government funding



Location

Australia wide – all states and territories



Drawdown

The loan will be progressively drawn to pay tuition fees and paid directly to the Education Provider on behalf of the student. This means students' payments start low and increase as they progress through



Loan amount

\$2,001 - \$20,000



Type

Principal and interest payments



Fees

1. \$200 establishment fee (one-off payment built into the loan).
2. \$7.00 monthly management fee.
3. \$35 arrears fee for accounts more than 21 days overdue.
4. \$15 dishonour fee for every dishonoured payment.



Loan term

6 – 48 months



Interest rates

Interest rates are from 11.5% p.a. Interest rates will be variable in nature with the rate calculated daily and charged monthly on outstanding balance of the loan

Product Features



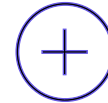
Flexible

Should the student's personal circumstances change during the course, the remaining loan drawdowns may be deferred until such time as the student wishes to recommence the course



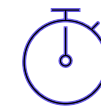
Payment method

Students must set up a weekly/fortnightly/monthly direct debit. The approved student will provide authority to ZeeFi to pay the tuition fees to the Education Provider



Top-up

Students can elect to pay more than the minimum direct debit amount. This is organised directly with ZeeFi



Max holiday period

3 months



Type of borrowers

A student over the age of 18 OR a parent on behalf of the student (terms and conditions apply)



Early repayment

No penalties apply if the loan is repaid earlier than expected



Repayment holiday

A holiday can be placed on the repayments of the loan if the student is in advance of their payment schedule more than the minimum amount

Application Guide

Student Eligibility

- ✓ Be an Australian citizen or permanent resident
- ✓ Be 18 years or older OR 16 years old where the parent applies for the loan
- ✓ Be employed: full time, part-time or casually for a minimum of 6 months
- ✓ Fund an eligible course through an approved Education Provider by Study Loans
- ✓ Repay the loan off between 6 - 48 months
- ✓ Be able to demonstrate a capability to service the loan if fully drawn
- ✓ Single borrower only – no joint applications

Document Checklist

- ✓ Driver's Licence or Passport
- ✓ Medicare Card
- ✓ Employment Details
- ✓ Income & Expenses Details
- ✓ Bank Details

Eligibility



Need help? Call 1800 324 909

Before applying for a loan with ZeeFi, please confirm that you meet our pre-qualifying credit criteria.

Are you over 18?	Are you in agreement that the loan is only available to fund the course?
Are you an Australian Citizen or Permanent Resident?	Are you in agreement that the loan will be paid directly to the education provider as the course progresses?
Are you employed, full time, part time/casual or self-employed?	Are you in agreement that, as the loan will be paid as the course progresses the payments will start low and increase?
You confirm there are no planned changes to your financial situation.	Are you in agreement that the loan amount drawn must be repaid in full, even if the course is not completed?
<input type="radio"/> No	<input type="radio"/> No

Privacy & SMS Check



Privacy wording:

“ZeeFi is required to provide you with their Credit Guide, Privacy Policy, and Credit Reporting Information Statement. Please enter your mobile number below and you will receive an SMS with a verification code including a link to the policies. Please note that by inputting the verification code you acknowledge that you have reviewed and accept the Policies.”

SMS verification

Mobile number



Your one time password from ZeeFi is 9fbce4 .Please go through the privacy policy link <https://zeefi.io/legals/>



SMS verification

SMS code

Student Information



BORROWER

LOAN

INCOME &
EXPENSES

CONFIRMING ID &
BANK ACCOUNT

VERIFY YOUR
INCOME & EXPENSE



Choose Loan type

Parent Loan

Student Loan

Borrower Information

First name

Middle Name (Optional)

Last name

Gender

Email

Confirm email

Mobile number

Date of birth

Number of dependents

Relationship status

Note: Please use your legal name as per official documents.

Continue

Loan Details



Total course cost

How much would you like to borrow?

Loan term

Shortfall

How will you fund the shortfall?

Repayment choice

Back

Continue



Income Details



Income Details

Employment type

Part Time ▼

Your total Monthly Income (after tax)
from ALL income sources

\$ 0

Job skillset

Air/Sea Trans Workers ▼

How long have you been in your previous position?

< 6 months ▼

Previous Employer

Previous Monthly Income (After Tax)

\$

Current Employer

Job title

How long have you been in your current position?

< 6 months ▼

Previous Job title

Previous Employment type

Part Time ▼

[Add Other Source of Income](#) +

Expenses



Expenses

Monthly living expenses
(exclude any residency Payments)

Monthly Residency Payment

Residency Status

Note: A summary of what you spend per month. This can include utilities, rates, insurance, food, transport costs, etc.

Other Expenses [+](#)

Calculate your total income, total expenses and surplus

Back

Calculate

Confirming ID & Bank Account



Address

Home address

Manual address (optional)

How long have you lived here ?

Previous Home address

Manual address (optional)

How long did you live in your previous address?

Medicare

Colour

Number

Card position

Valid to (mm/yyyy)

 /

Confirming ID & Bank Account (cont.)



Identification

Identification type

Driver licence number

State

Expire on

Nominate your Direct Debit Account

Bank name

Account holder name

Account number

BSB number

Back

Continue

Verify Student's Income & Expense



Your Bank Statements. Instantly.

The secure, incredibly easy way to submit your bank statement data in seconds.

180 days of statements for all accounts will be sent to ZeeFi MultiBank.

To continue please agree to the User Terms & Conditions and Privacy Policy.

I AGREE



Secure

We care about your security and privacy as much as you do



Instant

Your statements will be generated and sent directly to your lender within minutes



Easy

No more hassles with manual downloads, printers and scanners

Submit Bank Statements



NAB

NAB ID

Password

ZeeFi MultiBank.

LOGIN

[← BACK TO BANK SELECTION](#)



Completed Bank

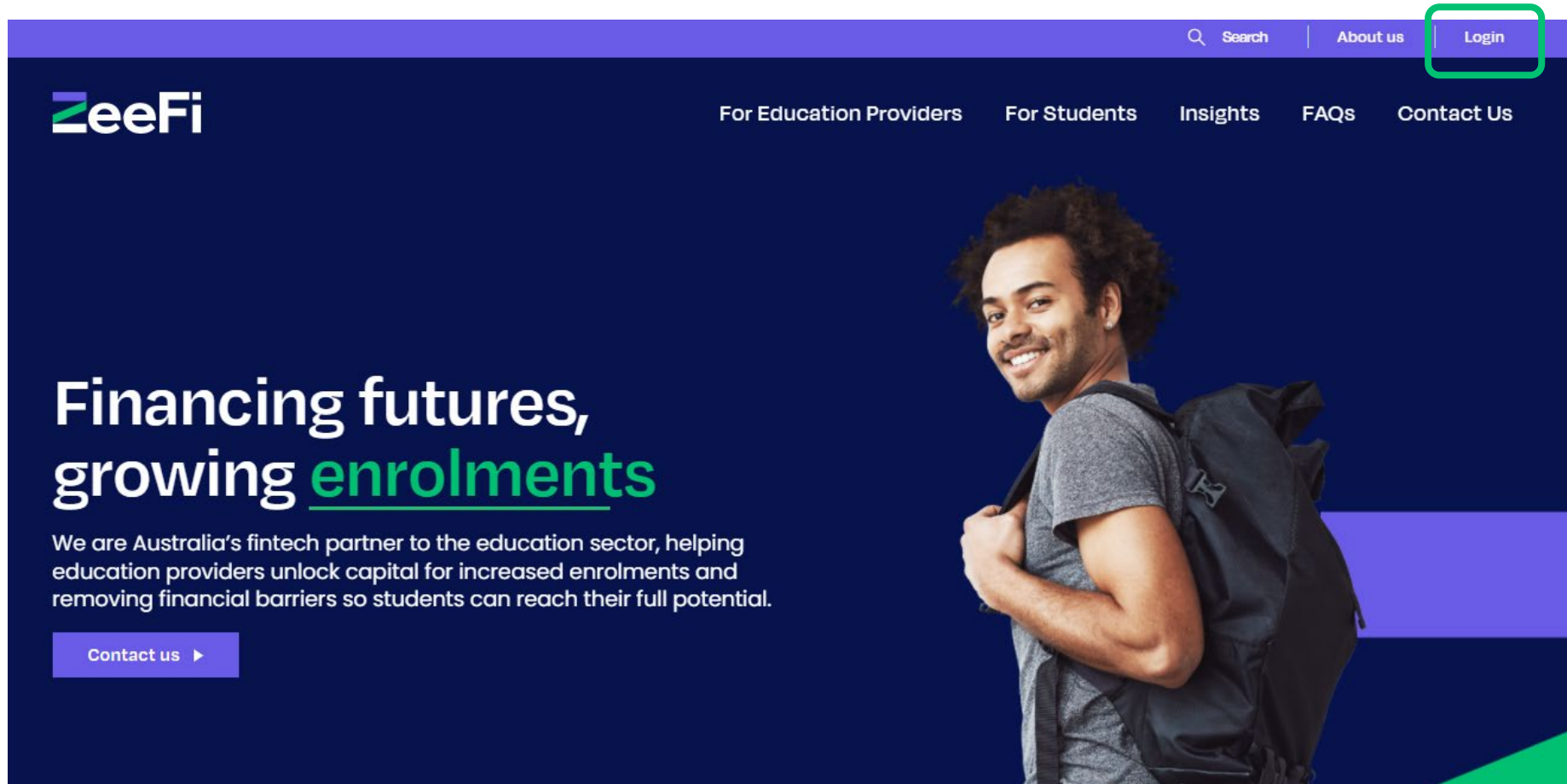
Bank of Statements ✓

ADD ANOTHER BANK

FINISH

Partner Portal Guide

Homepage Portal Location



Once you have created your password from our "Welcome to ZeeFi" email; log in from the homepage to access the **Education Provider** portal.

The homepage is:
ZeeFi.io

How to Login



Login

[Forgot your password?](#)



Your username will be the **email address** you have registered with ZeeFi.

Log in with your email address and your unique password. If you forget your password, click '**Forgot your password?**' at the bottom left. Enter your email address and you will be sent a password reset email.

How to View Applications



ZeeFi Logout

Welcome Test, **Applications**

Filter by Status: All

Dashboard	Applications	Plans	Payment Assist	Courses	Reset Password
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APP-000008188 Created on 09/02/2022

Borrower Name: Test Email

Student Name: Test Email

Plan Amount: \$5,050.00

Status: REJECTED

Course Name: Industry Short Course in Multi-Media and Fashion(SNPL)

[Request Drawdown](#) [More Info](#)

APP-000008190 Created on 09/02/2022

Borrower Name: Richard Test

Student Name: Richard Test

Plan Amount: \$2,050.00

Status: Processed for Funding

Course Name: Diploma of Screen and Media

[Input First Payment Date](#) [More Info](#)

APP-000008199 Created on 09/02/2022

Borrower Name: Richard Test

Student Name: Richard Test

Plan Amount: \$12,275.00

Status: NEW - ENTERED

Course Name: Diploma of Screen and Media

[Request Fund](#) [More Info](#)

APP-000008197 Created on 09/02/2022

Borrower Name: Richard Test

Student Name: Richard Test

Plan Amount: \$2,050.00

Status: Approved

Course Name: Diploma of Screen and Media

[Input First Payment Date](#) [More Info](#)

APP-000008194 Created on 09/02/2022

Borrower Name: Richard Test

Student Name: Richard Test

Plan Amount: \$2,000.00

Status: Approved

Course Name: Industry Short Course in Multi-Media and Fashion(SNPL-M)

[Request Fund](#) [More Info](#)

APP-000008189 Created on 09/02/2022

Borrower Name: Richard SNPLtest

Student Name: Richard SNPLtest

Plan Amount: \$10,050.00

Status: Processed for Funding

Course Name: Industry Short Course in Multi-Media and Fashion(SNPL)

[Request Drawdown](#) [More Info](#)

When you first sign in, you will see the **'Applications'** tab

Here you can **search** an application by name or number, and you can also filter the applications through the **'Filter by Status'** drop-down menu.

Partial Application: Student has not fully completed the initial application process (incomplete).

Pending Approval: ZeeFi is currently assessing the application.

Approved: Student has been approved for funding with ZeeFi. The student will need to review and sign the payment plan agreement.

Signed: Student has signed the payment plan agreement with ZeeFi. You can now request for funding. This is usually at the course commencing date.

Rejected: ZeeFi is unable to provide financial support at this point in time.

How to Request Funds



Applications

Filter by Status

APP-0000007966 Created on 04/01/2022

Borrower Name	Test Hgdsf
Student Name	Test Hgdsf
Plan Amount	\$9,725.00
Status	Signed
Course Name	Diploma of Screen and Media NEW

[Request Fund](#) [More Info](#)



Please enter requested date

[Cancel](#) [Ok](#)

In order to request for funds, filter by 'Signed' applications.

This will show you all students who have currently signed a loan agreement with ZeeFi.

Click the '**Request Fund**' button and input the date - this date should be the same as the date the course commences. Please allow at least 3 business days for the system to setup and activate the loan.

Please also allow 5 business days for the funds to be remitted to your nominated account from the '**Requested Date**'.

Please note: once an application is signed by the borrower, all users will be notified via email.

Marketing Materials

Student Brochure + FAQs



All marketing materials are available here:
www.zeeFi.io/resources

Social Tiles



All marketing materials are available here:
www.zeeFi.io/resources

Finance your course with ZeeFi.

- No Upfront Costs
- No Hidden Fees
- 12 - 48 month Loan Term
- \$2,001 - \$20,000 Loan Amount
- Competitive Interest Rate

ZeeFi

A social media tile for ZeeFi featuring a smiling female student with glasses and long dark hair, wearing a white top and holding a green folder. The background is dark blue with a purple and green geometric design. The text is white and green, and the ZeeFi logo is at the bottom left.

Finance your course with ZeeFi.

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ZeeFi

A social media tile for ZeeFi featuring a smiling male student with glasses and curly hair, wearing a green hoodie. The background is dark blue with a purple and green geometric design. The text is white and green, and the ZeeFi logo is at the bottom left.

Maintaining a Successful Partnership

Successful Partnership Checklist



Engage in regular meetings with ZeeFi

- Dedicate time for a one-hour onboarding training session, followed by;
- Ongoing fortnightly, monthly or bi-monthly catch ups



Have a ZeeFi page on your website

- A dedicated information page about ZeeFi financing solutions for your prospective students. If you have a pricing or payment plan page, this is a great place.
- Assets like logo and copy required for webpage is available on the [Partner Resources](#) page



Keeping information relevant

- This includes changes on course details, price, staff etc.
- Be sure to also share any updates on ZeeFi products to your entire team



Regularly communicate the availability of ZeeFi financing solutions to your prospective students

- Social media posts - We have social media tiles readily available for you to use on the [Partner Resources](#) page
- Email campaigns – when emailing prospects leading up to intakes, include information about ZeeFi to further convert leads and attach student brochure/flyer available on the [Partner Resources](#) page



Understand how to use the Partner Portal

- This helps you stay on top of monitoring student applications and loans and requesting for funds

Thank you



Support@ZeeFi.io



1800 324 909