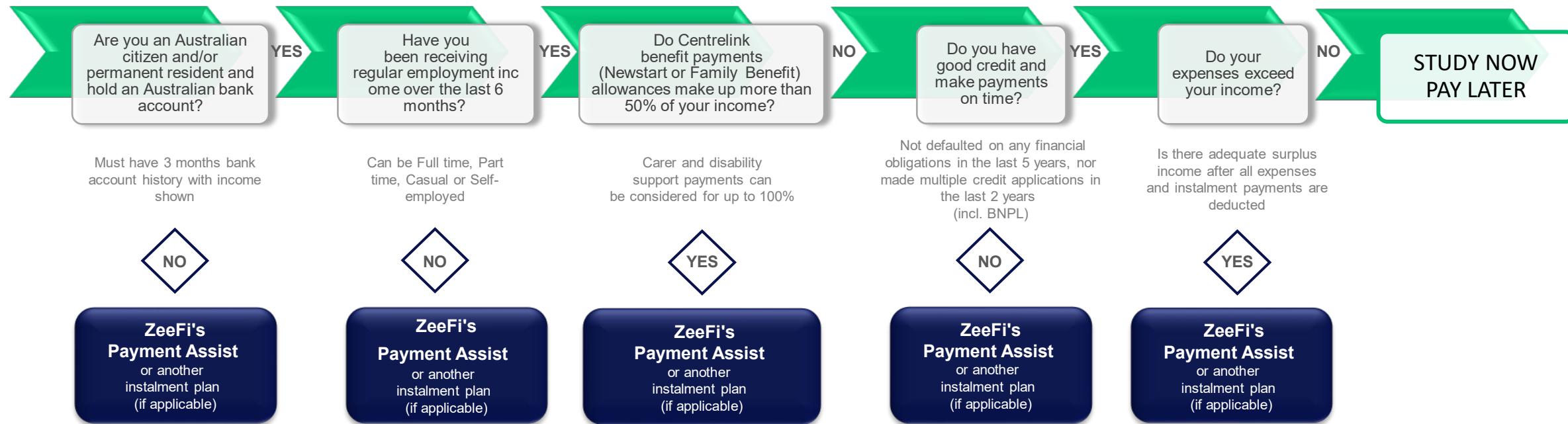


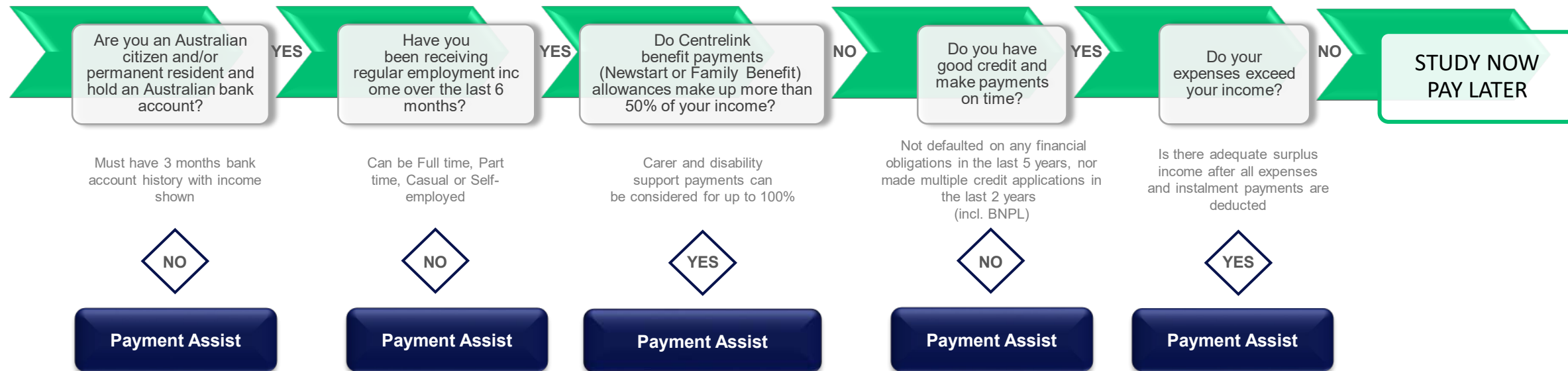
Pre-screening Questions (SNPL Standalone)



PLEASE NOTE: The above criteria do not guarantee suitability for Study Now Pay Later payment plan and should be used as a guide only. The applicant must demonstrate serviceability and meet other qualification criteria to be eligible for Study Now Pay Later including:

- be at least 18 years of age (or 16 years of age where parent/s are applying for the loan on behalf of the student)
- having adequate surplus income after all expenses and Estimated Monthly Instalment (EMI) are deducted from income
- satisfactory bank account conduct over the last three months.
- sound credit score without adverse credit information such as defaults, court proceedings, bankruptcy, Part IX agreements
- satisfactory pass of ID Matrix

Pre-screening Questions (SNPL Package)



PLEASE NOTE: The above criteria do not guarantee suitability for Study Now Pay Later payment plan and should be used as a guide only. The applicant must demonstrate serviceability and meet other qualification criteria to be eligible for Study Now Pay Later including:

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