

VetEdPay

Keeping Veterinary Education Affordable

Delegate Information PH: 08 8465 1850

What is VetEdPay? VetEdPay is a payment plan available for Australian residents that allows you to pay for your veterinary education over time. You pay a first instalment within 72 hours and we direct debit the balance in fortnightly repayments from your nominated bank account.

How do I apply for VetEdPay? Simply visit <http://www.improveinternational.com.au>, choose the modular program of interest and click the Book Now button. Choose VetEdPay as your payment option and apply for pre-approval. Please have available photo ID: a current drivers licence or proof of identification with current residential address. You will need to provide this to us. You must be aged 18+ years.

How long does it take to process my application?

It's very quick! VetEdPay will contact you shortly after your application is lodged. You will have an answer on the outcome of your application within 24 hours.

What are the VetEdPay fees and charges?

VetEdPay charge an application fee of \$99 and an interest charge of 11.99% (APR*) to your balance after you have paid the first instalment. Your fortnightly repayments are inclusive of these fees. If you pay the full balance of your account within 6 months then any interest charges are refunded. This offering is exclusively for Improve International

delegates. There is a payment-processing fee of \$2.50 with each direct debit repayment.

Please note: Improve International Australia charges a \$195 administration fee for all payment plans (in addition to the VetEdPay application fee and interest charges) in order to assist with offsetting the costs associated with contracting a third-party finance provider. This fee is not financial gain but represents a portion of the costs borne by Improve in offering this service.

What do you need from me to apply for a payment plan? VetEdPay may ask for copies of payslips and bank statements. We will perform a credit check; we also look at your ability to meet the fortnightly repayments and may confirm employment / affordability before authorising credit.

Can I add further educational costs to my account? Yes, once you have established an account with VetEdPay, additional educational costs for Improve modular programs may be added as long as your repayments are up to date.

What if I require help? Email us, for 24 hour support: hello@vetedpay.com.au.

*annual percentage rate



Break up education expenses into manageable instalments
Pay a first instalment at the time of booking and then go onto a personalised VetEdPay payment plan.

Avoid additional fees by paying on time
Keep up to date with instalments and complete your payment plan within 6 months for no additional fees.

Processed within 24 hours
All applications are assessed and processed by senior staff, who will contact you within 24 hours.

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