



## Veritas Training Group QUESTIONS & ANSWERS

**Your current address and contact details are required at all times.**

**I need to change my address or update my details. Please ensure your current contact details are correct at all times.**

Please contact Veritas Training Group with your current contact details.

**I can't pay this week.**

Please contact us and we can try to defer your payment for one to two weeks. A couple of day's notice prior to your regular payment is required.

**There were insufficient funds in my account.**

You will incur a fee on the payment plan option of \$20.00. Some accounts may incur a fee from their own banking institution. When there are insufficient funds, it's like writing a cheque that bounces.

**I failed a payment and did not advise Veritas Training Group.**

The failed payment will be collected by Veritas Training Group plus any fees (above) incurred on the next occurring date. You may also be contacted by Veritas Training Group by phone or mail advising of this collection.

**I continue to fail to make payments. Avoid this situation.**

Your account will be forwarded to Debt Collection and you will incur additional fees and may have legal actions drawn against you. This is costly to you and you should make every effort not to be sent to Debt Collection. Please contact Veritas Training Group. We make every effort in liaison with you about your account to avoid this situation.

**I would prefer not to have my account sent to Debt Collection.**

Please contact Veritas Training Group. In some cases, this can be prevented. Payments may be deferred for a short period. Once your account has been sent to Debt Collection you will incur additional costs until the balance of payment has been received.

**Agreement**

This agreement is legally binding until your account has been paid in full.

**Transaction fees.**

A transaction fee of \$1.50 is payable for each debit made on your payment plan. Some banking institutions may charge separate fees that would occur against customers' individual accounts. This fee is similar to using an ATM.

**I would like to change the amount I'm paying.**

Contact Veritas Training Group. The minimum payment is equal to a total of **\$21.50 per week** (approximate – due to the transaction fee). You can select to pay more if you wish. This amount is made up of the \$20.00 payment plus the transaction fee.

**I would like to pay out the balance of my account.**

Contact Veritas Training Group and we will advise you of the balance. Your agreement will remain in place until the amount has been cleared.

**I would like to change my bank account details.**

Some bank accounts can be changed over the phone with Veritas Training Group; however, most accounts may only be changed in writing.