

TERTIARY SCHOLARSHIP & LOANS BOARD

TERTIARY EDUCATION LOANS SCHEME (“TELS”) GUIDELINES AND POLICIES

Disclaimer

This policy document and guidelines contain information that is current at the time of publication and may be changed based on any changes to the policies and requirements of the Fijian Government. Visit www.tslb.com.fj for updates and further information. Where your legal rights are involved/concerned, do not rely on this document. Instead, review the law yourself or consult your attorney.

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A. OVERVIEW OF THE SCHEME

1.0 INTENT

- 1.1 The intent of this policy document is to provide information to the applicants, loan recipients and the general public on the procedures for applying, receiving the Tertiary Education Loans Scheme and to serve as a guide for facilitators of the process.
- 1.2 It is envisioned that this policy will serve as a framework from which reflective assessment and innovative thinking will emerge and informed decisions made by the applicants and recipients of the Tertiary Education Loans Scheme.
- 1.3 The policy statement, principles and guidelines captured in this document are neither prescriptive nor exhaustive and serve to provide guidance for achieving compliant, efficient and effective administration of the Tertiary Education Loans Scheme that is integrated with the strategic and operational activities of the Board and other policies governing the functions of the Board and staff conduct.
- 1.4 This guide should be used in conjunction with the other relevant laws, policies and guidelines of the Board and the Fijian Government.

2.0 WHAT IS TERTIARY EDUCATION LOANS SCHEME?

- 2.1 Tertiary Education Loans Scheme (“TELS”) is a fund intended to provide financial assistance to Fijian students who have qualified for higher education at approved institutions, meet the TELS eligibility criteria, but are unable to support themselves financially.
- 2.2 The Scheme provides student loans to eligible citizens of Fiji to enable them access to higher education at affordable rates and increase equitable access to higher education in the country in line with the Fijian Government’s vision of “Building a Smarter Fiji”.
- 2.3 TELS funding is not available for overseas studies.

3.0 CATEGORIES OF LOANS SCHEME

3.1 TELS FOR NEW STUDENTS

- ✚ For all students who have completed Year 13 or equivalent Foundation Studies in year 2011 or thereafter.
- ✚ Students with Year 13 marks of 200 or above or those who have successfully completed equivalent foundation studies qualify for Certificate, Diploma, Advanced Diploma or Degree Programs at any approved Higher Education Institution in Fiji, provided they get an offer letter from the Institution.
- ✚ Students who have completed Year 13 or Foundation studies and have marks below 200 or a GPA below 2.0 qualify for TELS for a Certificate or Trade Diploma at any approved Higher Education Institution in Fiji, provided they get an offer letter from the Institution of their choice.

3.2 TELS FOR STUDENTS COMPLETING YEAR 12 IN 2017 OR THEREAFTER – FNU ENGINEERING PROGRAMS ONLY

- ✚ For students who have completed year 12 in 2017 and thereafter; and
- ✚ Offer will only be made to students who wish to pursue approved engineering program at FNU only.

3.3 TELS FOR EXISTING TERTIARY STUDENTS

- ✚ For all students already enrolled for higher education at one of the approved Higher Education Institution in years before 2014, have shown satisfactory progress (GPA above 2.0) and need tuition funding to complete their program of studies.
- ✚ Students seeking financial assistance after Year 12 of studies must obtain at least one higher education award certificate before being eligible for TELS to upgrade their qualification.

3.4 TELS –TECHNICAL COLLEGE OF FIJI

- ✚ For all students who:
 - ✓ are above 15 years of age and have been offered a place at any of the Technical Colleges of Fiji.

3.5 TELS- PRIVATE SECTOR EMPLOYEES

- ✚ For a serving employee earning an annual income of not more than \$25,000, seeking to attain an academic qualification or upgrade existing qualifications at an eligible institution either as a part-time or full-time student.
- ✚ Applicants must be in employment at the time of application and remain in-service throughout the duration of the sponsorship.

3.6 TELS – PUBLIC SECTOR EMPLOYEES

- ✚ For a serving employee working in the public service seeking to attain an academic qualification or upgrade existing qualification at an eligible institution.
- ✚ Applicants must be in employment at the time of application and remain in-service throughout the duration of the sponsorship.

3.7 ACCOMMODATION SUPPORT SCHEME (ASS)

- ✚ For Full Time students only.
- ✚ Students can borrow for:
 - ✓ **Rent**— no more than \$250 per month upon receipt of fully signed and FRCS stamped tenancy agreement, or hostel fees as invoiced by the HEI within any limits established by TSLB from time to time;
 - ✓ **Bus fare**— of no more than \$30 per week, upon producing evidence of residence during the course of study;
 - ✓ **Food**— no more than \$50 per week;
 - ✓ **Incidental and Stationery** -\$1000/annum.
- ✚ Priority will be given to students from rural and maritime areas and to students who study closest to their homes where a program of study is available.
- ✚ Students who travel from their homes may borrow to fund their bus fares only.
- ✚ Loans support will be means tested.
- ✚ TSLB reserves the right to review the rates from time to time without any prior notice.
- ✚ To be eligible for accommodation support scheme, the combined annual parental income must be less than FJD\$50,000.00.

3.8 TELS – PILOT TRAINING

- ✚ Only for students who have completed Year 13/Equivalent Foundation Studies in a year preceding the award year.
- ✚ The number of awards each year is determined by the Board annually.
- ✚ The review of all applications for the pilot training are carried out by Fiji Airways as the Airline would be the main employer of such new pilots.
- ✚ The assessment by Fiji Airways is not only based on academic results or excellence but the individual's psychological, emotional and physiological characteristics amongst other considerations.

3.9 TERTIARY EDUCATION LOANS SCHEME FOR GRADUATES SEEKING TO UPGRADE TO MBBS.

- ✚ For Fijians with a relevant undergraduate qualification wishing to upgrade their qualification to Bachelor of Medicine –Bachelor of Surgery (MBBS) and are accepted in the MBBS program by the Higher Education Institutions.
- ✚ Only a limited number of places will be available and the applicants must not be under any existing scholarship or loans bond.

4.0 QUALIFYING INSTITUTIONS

4.1 The following local Higher Education Institutions qualify for TELS.

- ✚ University of Fiji
- ✚ Fiji National University
- ✚ The University of the South Pacific
- ✚ Corpus Christi Teachers College
- ✚ Fulton University College
- ✚ Sangam Institute of Nursing
- ✚ Centre for Applied Technology Development
- ✚ Technical Colleges of Fiji
- ✚ Pacific Flying School
- ✚ Advanced Aviation Training Ltd

5.0 INTEREST RATES

Combined Parental Income per annum (FJD)	Interest Rate (%)
Up to \$25,000	0
\$25,001 - \$50,000	0.5
\$50,001 - \$100,000	1
Above \$100,000	2

6.0 APPLICATION DEADLINES

- 6.1 There are no strict deadlines for application, however students wishing to begin their higher education from a particular term must apply and get into the bond agreement before the commencement of a new academic term.
- 6.2 Applications received during the academic term will be considered for the following academic term.
- 6.3 The exact opening and closing dates for the application for TELS will be advertised in the local print media, TSLB Website and TSLB Facebook account.

B. TERTIARY EDUCATION LOANS SCHEME (TELS) TERMS AND CONDITIONS

1.0 CONFIRMATION

- a) Confirmation of the award is subject to the following conditions being satisfied:
- I. accepting the Provisional Offer letter and submitting the signed copies to TSLB;
 - II. proper completion of the Bond Form requirements and submitting the same to TSLB;
 - III. Proof that courses being pursued are not repeat course(s) from periods prior to 1 August 2017 or were undertaken previously under any terminated Scholarship/ Loans Scheme.
 - IV. Offer letter for a place or evidence of registration or pre-enrolment at the chosen approved Higher Education Institution.
 - V. The recipient is not a benefactor of another full scholarship or Loans Scheme.
 - VI. Opens an account with a Bank/M-Paisa Account and Register with E-Ticketing services and submit the account number with evidence to TSLB. All financial

assistance except for the tuition fees, and hostel payments will be released to the recipient through the Bank account/M-Paisa.

VII. For all students applying for bus fare assistance, funds will only be disbursed by TSLB on the E-Ticketing Card number provided to TSLB.

- b) The offer will be automatically cancelled if any/all of the above conditions is/are not met.
- c) If the award is not accepted within the specified date on the offer letter, the provisional offer will be nullified. However, a student is free to re-apply at any point in time.
- d) Information submitted on the Bond Form, Application Form, Advisory Form or any other documents must be true at all times. Any evidence of false or misleading information submitted to TSLB, will result in termination of the scheme immediately.

2.0 DURATION

- 2.1 The loans scheme will be for a period equivalent to the minimum program duration of a student's choice at the respective Higher Education Institution OR as soon as a student completes the programme of study.
- 2.2 The recipient will have to bear the cost at their own expense if the approved studies go beyond the stipulated timeframe, unless a written extension is approved by TSLB.
- 2.3 The duration of the loans scheme will be advised in the recipient's offer letter.

C. CHANGE IN PROGRAM/ DEGREE MAJOR(S)/ MINOR(S)/ INSTITUTION

- 3.1 Any change in program/major/minor/institution must be prior approved by the Tertiary Scholarship and Loans Board in writing. Any approved change by the Board shall be completed within the duration specified by TSLB in the appropriate documentation(s).
- 3.2 TSLB will allow for the change in either the program/major/minor/institution once only during the duration of sponsorship, provided that the change is requested by a student before the commencement of the second year of studies for non-medical students or before the commencement of the third year of studies for medical students.

3.3 For any approved change in the program/major/minor or institution or any other change(s) to the condition(s) by TSLB the recipient must enter into an amended bond agreement with the Fiji Revenue and Customs Service (“FRCS”).

TELS PRIVILEGES

4.1 The Loan recipient’s privileges under TELS may be as follows:

- ✚ Tuition: based on the Statement of Account/Bill/Official Receipt payable directly to the Higher Education Institute.
- ✚ Full Time Students may also borrow under ASS for the following provided the combined parental income is less than FJD\$50,000.00 per annum:
 - ✓ Rent—Maximum of \$250/month provided a duly signed and FRCS stamped tenancy agreement is submitted or letter of placement at Hostel is submitted.
 - ✓ Bus fare– Maximum of \$30/week if travelling by bus.
 - ✓ Food—Maximum of \$50/week
 - ✓ Book and Incidental allowances- \$1000/annum
- ✚ Students who travel from their homes may borrow for the bus fare only.
- ✚ Loans support will be means tested.

4.2 The Loan recipient is responsible for all other fees charged by the institution.

4.3 TSLB may avail financial assistance if the recipient enrolls for summer/winter classes within the sponsorship duration.

4.4 All allowance disbursements will include payments for the breaks in between two academic terms but not for the year end breaks.

ENJOYMENT OF ANY OTHER SCHOLARSHIP AWARD

5.1 The recipient cannot enjoy any other full scholarship(s) or loans scheme(s) simultaneously with TELS.

REVIEW OF THE SCHEME

6.1 The approved loan scheme will be reviewed on a term to term basis and the scheme will be immediately suspended or terminated if the recipient:

- I. fails to meet the required pass rate per academic term as determined by TSLB;
- II. fails to maintain and take full academic load as per the eligibility criteria of the Higher Education Institute for each academic term within the duration of the program;
- III. is academically suspended/terminated by the Higher Education Institute.
- IV. abandons the study;
- V. is deregistered for any reason including disciplinary action instituted by the Higher Education Institute;
- VI. changes programme/majors/minor/institution without prior written approval of TSLB;
- VII. provides false and misleading information to TSLB with the objective of gaining financial advantage;
- VIII. engages in any conduct that is likely to bring disrepute to TSLB or the Fijian Government; and
- IX. is required to repeat consecutively a term/years' work in order to complete the programme.

6.2 The cost of any failed unit(s) already funded by TSLB after 1st August 2017 and repeated after 1st January 2018 under the scheme will be borne by TSLB. The cost of any subsequent repeat of course(s) will be borne by the recipients.

6.3 TSLB will fund for the remaining non-repeat course(s) during any period in which the awardee is required to subsequently repeat course(s).

6.4 The Scheme does not support foundation studies or foundation courses which are not part of the approved program for TELS funding.

6.5 Should the award be terminated on the grounds as specified in 6.0 above, amongst others or the awardee decides to terminate the award, the total amount expended by the Fiji Government till the date of termination of the award with the applicable penalty rate at the time of termination must be repaid in one single payment or under any other arrangement with the Fiji Revenue and Customs Service (“**FRCS**”). FRCS’s discretion is unfettered.

6.6 Should the awardee wish to appeal the decision of the Board, the appeal must be submitted the Solicitor-General's Office in writing stating clearly the grounds for appeal within 14 days of receipt of the written notification from TSLB

ACADEMIC OBLIGATION AND GRADE DEFICIENCY

7.0 The Loan Recipients must fully comply with the pass rate requirements at all times. The required pass rate is 50% and above in the first academic term and 75% and above in the subsequent academic terms.

7.1 TSLB may recommend the continuation of the scheme on a case by case basis for a graduating recipient or a recipient that fails to meet the percentage pass requirement but has been in good academic standing during the preceding years of the scheme.

7.2 In case the recipient's performance falls below the required average the procedure detailed below will be followed:

7.2.1 Where an application is made and approval granted for special consideration (or if other extenuating circumstances apply), no action will be taken and the recipient will receive the loan payments as per usual.

Otherwise:

1. The recipient will be notified in writing by TSLB that his/her performance is under review and that he/she is on probation. The recipient will be paid whilst on probation.
2. Should the recipient meet the required minimum pass rate in the term he/she is on probation, the probation status will be removed in the following term and he/she will be paid.
3. Should the recipient fail to meet the required minimum pass rate in the term on probation, the scheme will be suspended for the following term. The recipient will not receive payments while on suspension.
4. Should the recipient meet the required minimum pass rate in the term on suspension, the scheme will be reinstated for the following term and payments will resume. No retrospective payments will be made for the period of suspension.
5. Should the recipient fail to meet the required minimum pass rate in the term on suspension, the scheme will be terminated and no further payments may be made.

7.3 A maximum of one probation and one suspension will be considered during the scheme duration as stated in the offer letter.

7.4 A loan recipient whose TELS gets suspended due to poor academic performance is eligible for reinstatement if he/she undertakes courses privately and meets the academic requirements for reinstatement.

OBLIGATIONS of GURANTORS FOR OVERSEAS TRAVEL RELEASE

8.1 Assume the civil liabilities that may be incurred under the bond, as well as the civil liabilities which may be incurred in favour of another person(s).

8.2 In the event that the awardee fails to comply with the overseas travel bond, the guarantor will be held liable for the debt, including any applicable penalty.

DEFERRING TELS

9.1 TSLB may consider deferment of the scheme if the attendance at the Higher Education Institute is affected for medical reasons; military deployment, national duties or any other reason(s) as deemed appropriate by TSLB.

9.2 For the scheme to be deferred, the recipient must attend at least one full-time year of studies prior to the proposed deferment and meet the minimum criteria for renewal of the scheme during the academic term(s) attended prior to the application for deferment.

9.3 Enrolment at any other Higher Education Institute or acceptance of another scheme during the deferment period will result in an automatic cancellation of the scheme unless prior written approval from TSLB is obtained.

9.4 Deferment of studies without prior written approval from TSLB will be deemed as abandonment of studies and will result in an automatic termination of the scheme by TSLB.

9.5 To request for a deferral, the recipient must submit the appropriate form(s) along with all relevant documentations.

9.6 TSLB's general policy is that the scheme may be deferred for periods up to one academic year and approval is dependent on the availability of remaining scheme funds.

9.7 No deferment of studies will be allowed for vacation purposes.

NON-COMPLIANCE CASES(S)

10.1 A non-compliance case refers to a recipient who has not submitted the following required periodic reports to TSLB for two (2) or more consecutive academic terms or the same is not submitted by the HEI's due to the student not enrolling for the required units:

- ✓ Official grades
- ✓ Enrolment reports
- ✓ Request for leave of absence/Deferment of Studies
- ✓ Other pertinent documents

10.2 A non-complying recipient may be suspended for the period he/she stopped is in breach of 10.1 above (no more than 2 academic terms). A non - compliance status beyond two (2) academic terms will result in termination of the scheme.

10.3 A Non-Compliant recipient may appeal for the reinstatement of his/her scheme.

10.4 For cases where after evaluation of a recipient appeal the scheme may be reinstated, financial privileges may resume only effective from the academic terms the scheme has been reinstated. The financial assistance is forfeited during the academic terms(s) of non-compliance.

10.5 A recipient that has stopped studying for more than two academic terms shall be considered to have wilfully abandoned the scheme; thus, will be required to refund the total financial assistance received as a student plus the applicable penalty rate at the time of termination.

ACADEMIC LOAD PER TERM

11.0 The recipient must enrol in the full academic load of the sponsored program as per the academic regulation of the Higher Education Institute.

11.1 Allowances will be paid based on the academic load and if the recipient is enrolled for fewer courses/units than required, allowances will be paid on a pro-rata basis.

- 11.2 A study load of less than 50% of the allowable units in an academic term is deemed to be a part-time load and may lead to the termination of the scheme and/or payment of the allowances on a pro-rata basis. TSLB reserves the right to pay the allowances in one or more batches.
- 11.3 Should the recipient intend to withdraw from the HEI or from a course after payment of tuition and/or allowances for the academic term, the scheme will be withdrawn and the recipient will be required to refund the payments already made before any approval is authorised by TSLB.
- 11.4 Should the recipient wish to reduce the academic load while maintaining the scheme, prior written approval must be obtained from TSLB.
- 11.5 The following requirements must be submitted by a recipient to TSLB if he/she wishes to withdraw from a course(s) after the normal withdrawal period (without any penalty by the HEI) of the HEI's:
- ✓ Letter from the Course Coordinator/HEI which clearly highlights the academic progress till the point of planned withdrawal. The letter must include the course work marks/grades; Medical Report indicating that the awardee is not able to continue with the studies if the planned withdrawal is on medical grounds; and
 - ✓ Any additional documents which TSLB may request on a case by case basis.
- 11.6 In case the request to continue with the scheme while studying on reduced enrolment load is approved, the recipient will continue to receive loan entitlements for a period of not more than the duration of the offer letter or as per the terms and conditions of any subsequent extension(s) approved by the Board.

EXTENSION OF THE SCHEME

- 12.1 The Tertiary Scholarship and Loans Board reserves the right to extend or terminate the scheme if it deems it necessary to do so.

12.2 The recipient’s general conduct on campus, academic performance or any other report that may be received from the Institution will be considered in deciding on the extension or termination of the scheme.

12.3 Any approved extension of the scheme will be on terms and conditions as determined by the Board.

BOND

13.0 Loan recipients are required to sign and undertake to repay the Fijian Government for the total sum expended by the Board for the duration of the studies, together with any interest and/or penalty accrued. The following is relevant:

- I. The bond documents (2 sets) must be completed and guaranteed by the obligor.
- II. A prescribed person on the bond form must witness the signature. The loan recipient’s tuition and/or allowances will not be disbursed until TSLB receives the bond agreement and offer letter duly and satisfactorily completed.

REPAYMENT POST GRADUATION-TELS ACCELERATED REPAYMENT METHODOLOGY

1. The loan recipients are required to pay back the loan upon graduation and getting into first employment.
2. The amount to be repaid will depend on how early the recipient pays off the debt.
3. The TELS accelerated repayment methodology will be used to calculate the amount to be repaid and the amount to be discounted.
4. The TELS accelerated repayment methodology offers a huge discount to the recipients that carry out early payments.
5. The following are the qualifying criteria for the TELS Accelerated repayment initiative:
 - a. The recipient must complete the sponsored program and graduate.
 - b. To be eligible for the discount, at various rates, the applicant must pay off the debt as per the table below, within the required years after their first day of employment after graduation:

Total Debt Level (Upon Graduation)	Discount applicable at various repayment periods		
	50%	25%	10%
1: Less than \$20,000	<2 years	2-4 years	4-6 years
2: \$20,000 - \$49,999	<3 years	3-6 years	6-8 years
3: \$50,000 - \$99,999	<4 years	4-8 years	8-10 years
4: \$100,000 +	<5 years	5-10 years	10-12 years

6. For illustration purposes, if a student owes less than \$20,000.00 and wishes to qualify for the 50% discount, then he/she must settle 50% of the total debt within 1 year and 364 days.
7. The discount will not be applicable to any recipient who wishes to terminate the loans scheme before graduation.

ACCOMMODATION

14.1 All accommodation arrangements shall be the responsibility of the student. TSLB will not be involved in any way.

LISTING WITH IMMIGRATION

15.1 Upon the confirmation of the award, the recipient's name will be listed in the Department of Immigration controversial list by FRCS.

15.2 The recipient's name will remain in the controversial list until the bond period has been fully served.

REQUIREMENTS UPON COMPLETION of STUDIES

16.0 Upon completion of studies, the awardee must submit and keep TSLB updated on the following:

- I. Program Completion Letter from the Higher Education Institution;
- II. Complete Academic Transcript and Certificate upon Graduation; and

16.1 The recipient must immediately submit to FRCS, a copy of the employment contract or appointment letter for the purpose of bond service monitoring.

16.2 Bond clearance letter will be issued by FRCS upon production of evidence by the awardee for the completion of the years of service required.

16.3 For any change(s) in employment, notification in writing must be submitted to FRCS.

PERMISSION TO TRAVEL ABOARD

- 17.0 The awardee must obtain prior written clearance from FRCS by meeting all requirements should he/she wish to travel abroad during the bond period by giving at least 14 days' advance notice.
- 17.1 No travel release will be granted during an academic term unless the application is driven by compassionate or compelling circumstances as approved by FRCS.
- 17.2 The awardee must provide two suitable local guarantors with an annual minimum income of FJD\$10,000.
- 17.3 The guarantors will undertake to pay the full sum owed by the recipient together with any interest or penalty accrued should the awardee fail to return to Fiji on the date stipulated on the Guarantee of Bond (Overseas Travel) Form.

COMMUNICATION/CORRESPONDENCE

- 18.0 TSLB/FRCS will send all correspondences regarding the loans scheme to the email address (es) or other contact details as per the recipient's application form.
- 18.1 Should the recipient change any contact details, including the email address (es) post the application, during the period of studies or post-graduation until such time he/she has fully served the bond, TSLB and FRCS must be notified of the change(s) in writing.
- 18.2 By accepting the offer and entering into a bond agreement, the recipient also authorises TSLB/FRCS to obtain any relevant information about him/her from the HEI, employer, FRCS/TSLB and any other relevant person(s) or entities until the bond requirements are fully completed for the performance of the functions of TSLB under the Tertiary Scholarship and Loans Act 2014.
- 18.3 In case(s) the recipient fails to respond to requests for information by TSLB by the due date(s) the loans scheme may be suspended or terminated.

SCHEME EVENTS

- 19.1 Should the recipient attend any scheme events, photos at the event (along with the recipient's names), may be forwarded to TSLB to be used for TSLB promotional purposes.
- 19.2 In case the recipient does not wish the HEI to forward or use the events photos, he/she must notify TSLB in writing prior to the event.

AMENDMENT(S) TO THIS POLICY

20.0 TSLB reserves the right to change this policy from time to time.

20.1 TSLB may make changes to these Terms and Conditions without prior notice.