

NSFAS BURSARY AGREEMENT (NBA) TERMS AND CONDITIONS

Please read and accept the NBA to complete your application

1. INTRODUCTION

- 1.1 Welcome to NSFAS. We are excited to have the opportunity to support you in your effort to successfully accomplish your academic goals.
- 1.2 The NSFAS Bursary Terms and Conditions will serve as an annexure / addendum to the principle NSFAS Bursary Agreement, and by accepting these Terms and Conditions, which may be amended by NSFAS via an official NSFAS circular to your Institution of enrolment from time to time, or via sms / email or notices published on the NSFAS website or NSFAS portal, you are accepting the NSFAS Bursary Agreement in its totality.
- 1.3 Please ensure that you are familiar with, and fully understand the NSFAS Bursary Agreement, including the Terms and Conditions.
- 1.4 Subject to the NSFAS Eligibility Criteria and Conditions for Financial Aid which may change from time to time, any change in government policy relating to the Bursary scheme shall become applicable to the terms and conditions of this agreement.
- 1.5 Please remember that NSFAS has a team of friendly and knowledgeable consultants who are available to discuss any aspect of the NSFAS administered DHET Bursary Scheme. Kindly contact the NSFAS Contact Centre on 0800 067 327 or email info@nsfas.org.za.

2. WHO IS ELIGIBLE?

- 2.1 The DHET Bursary Scheme is available to South African citizens and permanent residents who meet the prescribed eligibility criteria.
- 2.2 NSFAS may re-assess the eligibility of any students at any point whilst funded by NSFAS and reserves the right to withdraw funding if the student no longer meets the eligibility criteria.

2.3 ACADEMIC ELIGIBILITY

- 2.3.1 Students who have received confirmation of admission into a public higher education and training institution for an approved funded qualification and who meet the NSFAS criteria for financial assistance shall be eligible for NSFAS administered funding.
- 2.3.2 Continuing students must be registered for the relevant academic cycle and must satisfy the minimum academic eligibility and progression requirements of the higher education institution and progression rules in terms of the NSFAS Eligibility Criteria and Conditions for Financial Aid

2.4 FINANCIAL ELIGIBILITY

- 2.4.1 The DHET Bursary Scheme will be available to:
 - 2.4.1.1 students who registered at a higher education institution and who are from families with a combined annual household income of up to R350 000 (Three Hundred and Fifty Thousand Rand);
 - 2.4.1.2 students with disabilities who registered at a higher education institution and who are from families with a combined annual household income of up to R600 000 (Six Hundred Thousand Rand);
 - 2.4.1.3 students who are recipients of grants administered through the South African Social Security Agency ("SASSA") will automatically qualify for NSFAS funding.
- 2.4.2 NSFAS will verify the household income declared by the student and assessed that the financial eligibility of the student's household income is within the parameters set out in 2.4.1 above.

3. BURSARY AMOUNT

- 3.1 Successful NSFAS applicants shall be eligible for NSFAS financial aid in the form of a bursar.
- 3.2 The Bursary Amount per annum will be an amount equal to the actual cost of tuition for the qualification, and other related costs as prescribed in the NSFAS Eligibility Criteria and Conditions for Financial Aid, less any other bursaries or funding support received from other funders, as disclosed in the registration records submitted by the higher education institution.

- 3.3 The Bursary Amount awarded to the Student under the DHET Bursary Scheme shall be allocated to the Student in Bursary Packages. Each Bursary Package shall consist of the cost of tuition and residence fees (where applicable), and DHET determined student allowances for costs related to personal care and accommodation (inclusive of food). A travel allowance and a laptop allocation to participating Institutions who have opted into the Laptop Scheme, may also be included under the Scheme.
- 3.4 The student shall not be required to pay any registration fee to the Institution. The DHET determined capped allowances for which the student is eligible shall be made available as a credit to the student's account by the higher education institution or its disbursement service provider.
- 3.5 All payments to the higher education institution shall be made in accordance with the intervals agreed upon between NSFAS and the higher education institution.
- 3.6 Any part of the Bursary Amount which has not been utilized by the higher education institution to defray the costs of tuition and related costs (as prescribed by the NSFAS Eligibility Criteria and Conditions for Financial Aid) shall be returned by the higher education institution to NSFAS, and the Bursary Amount will be reduced accordingly.
- 3.7 NSFAS will be entitled to amend the Bursary Amount.
- 3.8 NSFAS will inform the student of any amendments made in terms of clause 3.7 above. That amended amount will constitute the Bursary Amount for the purposes of this Agreement.

4. REGISTRATION AND REGISTRATION FEES

- 4.1 Students who are NSFAS Beneficiaries shall not be required to pay registration fees. The Institution may not exclude such students on the basis of their inability to pay registration fees.
- 4.2 The Institution shall register NSFAS students for approved funded courses only. In the event that a student is eligible for NSFAS funding but is registered for a course that is not funded, NSFAS will not fund that student. It is the responsibility of the Institution to advise the student of this prior to the cost of study being incurred.
- 4.3 The Institution shall submit all registration data for NSFAS funded students only.

5. COURSE ADJUSTMENTS (Cancellation, dropouts, deceased students)

- 5.1 In the event of the Student exiting the Institution on / or before 31st March of any year, for reasons associated with either the student dropping out, his or her death, his or her expulsion or cancelled course of studies, or any other reason, NSFAS must be notified of the students status by no later than the 30th June each year, together with all credit adjustments for these students. Students do not qualify for the full benefit of the NSFAS bursary in these circumstances.
- 5.2 Where a student exits between 31st March and 30th June of any year, NSFAS must be notified by the 30th September of each year, together with all credit adjustments for these students.
- 5.3 Where a student exists between 30th June and 30th September, NSFAS must be notified by the 31st December of each year, together with all credit adjustments for these students.
- 5.4 Where a student exited after the 30th September, NSFAS must be notified immediately, together with all credit adjustments for these students.
- 5.5 NSFAS will conduct quarterly adjustments, or as soon as is reasonably possible.

6. ALLOWANCES

- 6.1 The allocation of allowances shall be determined in accordance with the prevailing NSFAS Eligibility Criteria and Conditions for Financial Aid.
- 6.2 The student shall only receive those allowances which have been allocated to him/ her in accordance with clauses 6.1.
- 6.3 The student allowances are paid in one of two ways, depending on the Institution that the student is attending:
 - 6.3.1 as a direct deposit paid by the Institution, or its duly appointed agent, into the student's bank account or a third-party vendor contracted by the institution; or
 - 6.3.2 in the form of a NSFAS approved payment method.
- 6.4 Please note that:
 - 6.4.1 the student shall be responsible for onboarding to activate his/her bank account.

- 6.4.2 the student shall be responsible for protecting his/her bank account details, including the bank account PIN and shall not share his/her bank account details with any person; and
 - 6.4.3 the student shall immediately notify their payment method partner, where applicable, as well as NSFAS of any breach of his/her banking details.
 - 6.5 The following clauses relate to allowances accessed by way of the payment method partner:
 - 6.5.1 the student shall be responsible for providing the correct mobile number details to NSFAS during the application process. This information will be shared with the approved payment provider, where necessary.
 - 6.5.2 the student shall be responsible for protecting his/her NSFAS Bank account details, including the account PIN and shall not share his/her account details with any person.
 - 6.5.3 by accepting the Bursary Agreement when applying for NSFAS funding, the student shall be deemed to have agreed to the payment terms and conditions which NSFAS may amend from time to time.
 - 6.5.4 subject to such terms and conditions as NSFAS deems appropriate, the student's account will be credited with an amount equal to the allowance allocation provided for in clause 6.2 above.
 - 6.5.5 any part of any allowance redeemed by the student from his/her account will reduce the amount of that allowance in the wallet by the amount so redeemed.
 - 6.5.6 the amount reflected on the student's account will fluctuate depending on the value of allowances issued and used from time to time.
 - 6.5.7 all charges related to purchases by the student shall be for the student's own account; and
 - 6.5.8 this Agreement and the student's usage of the NSFAS platform does not modify or replace the terms and conditions of any agreement concluded between the student and any other person or entity, e.g. network carriers and banks.
- 6.6 NSFAS shall not be held liable for any loss incurred by the student for any reason whatsoever, including but not limited to, misuse of passwords or pin codes, or the use of the student's password or pin code by a third- party.

7. STUDENT OBLIGATIONS

The student shall satisfy all the obligations described below in order to remain eligible for NSFAS funding:

7.1 FIRST YEAR OF STUDY

The NSFAS funded student shall, in the first year of study and every year thereafter, comply with the following academic requirements:

- 7.1.1 attend and participate in lectures, tutorials and academic support programmes as required by the higher education institution;
- 7.1.2 complete assignments and/or tasks as required in terms of the due performance requirements of the higher education institution;
- 7.1.3 undergo tests and examinations (written and oral) as required in terms of the due performance requirements of the higher education institution;
- 7.1.4 must satisfy the minimum progression requirements of the higher education institution and progression rules in terms of the DHET National Rules and Guidelines;
- 7.1.5 the student shall be required to complete the qualification within the period as prescribed by the NSFAS Eligibility Criteria and Conditions for Financial Aid.

7.2 SECOND AND SUBSEQUENT ACADEMIC YEARS

The NSFAS funded student shall, in the second year of study and every year thereafter, for the duration of the qualification participate in community service or special project work as prescribed by the DHET National Rules and Guidelines.

7.3 SERVICE COMMITMENT

- 7.3.1 The student hereby undertakes that he or she will remain in the country and participate in the economy in whichever way is most opportune for them, for at least the number of years they have benefitted from NSFAS funding.

- 7.3.2 Students who wish to undertake further studies in another country may be permitted to do so, provided that they undertake to return to the Republic of South Africa to participate in the economy for at least the number of years they have benefitted from NSFAS funding.
- 7.3.3 NSFAS funded students who wish to emigrate before the expiry of the service commitment period shall be required to pay back the full funds disbursed for the duration of the bursary period, before they leave the country.
- 7.3.4 This amount in paragraph 7.3.3 shall be payable in one lump-sum payment or by such other manner as NSFAS has approved.
- 7.3.5 The service commitment does not apply to students who entered higher education prior to the 2018 academic year.

8. STUDENT WARRANTIES

- 8.1 The student warrants (i.e. guarantees) that the following facts are true and complete in every aspect:
 - 8.1.1 the particulars of the student and the information recorded by the student in the accompanying Bursary Agreement;
 - 8.1.2 the facts stated by the student in relation to the student's application for a bursary from NSFAS
 - 8.1.3 the student shall comply with the terms and conditions of this Agreement; and
 - 8.1.4 the student will at all times obey all the rules and codes of conduct of the higher education institution and shall pursue the qualification with commitment and dedication.
- 8.2 The student will inform NSFAS immediately:
 - 8.2.1 if the higher education institution refuses to register or admit the student, or expels or suspends the student without due cause;
 - 8.2.2 if the student receives any other financial assistance in connection with the qualification;
 - 8.2.3 if the student changes the course of study during the funding period;
 - 8.2.4 the name, physical and postal addresses, telephone, fax number and e-mail address of the student's employer, both during the course of study and after completion of the course of study; and
 - 8.2.5 any change in the information recorded by the student in the accompanying Bursary Agreement.
- 8.3 The student will, whenever requested by NSFAS, send the following information to NSFAS in writing:
 - 8.3.1 the student's physical residential address.
 - 8.3.2 the student's current mobile number and e-mail address, if applicable.
 - 8.3.3 whether the student is still studying and, if so, what higher education institution the student is attending, and what qualification he or she is pursuing;
 - 8.3.4 whether the student is employed or unemployed;
 - 8.3.5 if the student is employed, the name, address and telephone number of the employer, and the total gross monthly remuneration which the student receives from that employer; and
 - 8.3.6 whether the student has ever been sequestered and, if so, the details thereof.

9. CONSENT

- 9.1 The student and his or her parent(s), legal guardian or spouse, as the case may be, hereby consents and authorizes NSFAS at any time, and from time to time, without the further prior consent of the student:
 - 9.1.1 to request and obtain any academic or financial information about the student which NSFAS may require from the higher education institution or any employer, bank or other financial institution, or any person.
 - 9.1.2 to obtain consumer credit information (as defined in section 70(1) of the National Credit Act) relating to the student and/or his/her parent(s), legal guardian or spouse from any credit bureau for any purpose contemplated in section 70(2)(g) of that National Credit Act;
 - 9.1.3 insofar as NSFAS may by law be required to obtain the consent or authorization of the student and his or her parent(s) or legal guardian or spouse, as the case may be, to the processing of personal

information, the student and his or her parent(s), legal guardian or spouse, as the case may be, hereby agrees and consents to:

- 9.1.3.1 the processing of the student's personal information as may be required to enforce or otherwise give effect to the Bursary Agreement and any other agreement or arrangement concluded between the student, NSFAS or any other third party contemplated herein or required to give effect to the matters contemplated in the Bursary Agreement, including but not limited to the processing of personal information by NSFAS and by a third-party NSFAS vendor and other participants under NSFAS Wallet payment platform, where applicable;
- 9.1.3.2 the disclosure (or sharing) of personal information of the student, the student's parent(s) or legal guardian and where applicable the student's spouse, to (or with) government departments or government agencies for research, statistical purposes and in order to verify information provided by the student in the Application Form;
- 9.1.3.3 the disclosure of personal information to, and obtaining personal information from, financial institutions in order to verify personal information of the student, the student's parent(s) or legal guardian and where applicable the student's spouse;
- 9.1.3.4 the disclosure, to/ by the South African Revenue Services, of personal information of the student, the student's parent(s), legal guardian or spouse, any employer of the student and/or any employer of the student's parent(s), legal guardian or spouse for the purposes of:
 - 9.1.3.4.1 confirming and verifying the identity of the student and the student's parent(s), legal guardian or spouse;
 - 9.1.3.4.2 confirming and verifying the identity and address of the employer of the student and the student's parent(s), legal guardian or spouse;
 - 9.1.3.4.3 confirming and verifying the employment status and amount of income of
 - 9.1.3.4.4 the student and the student's parent(s), legal guardian or spouse;
 - 9.1.3.4.5 obtaining information to assist NSFAS with the assessment of the Application Form to determine Financial Eligibility;
 - 9.1.3.4.6 tracing the student and procuring the collection or recovery of amounts owed to NSFAS in terms of loan agreements concluded between NSFAS and Continuing Students in 2017 or earlier.
 - 9.1.3.4.7 sharing or obtaining information in connection with any legal proceedings and
 - 9.1.3.4.8 audit and record-keeping purposes.
- 9.1.3.5 NSFAS shall process the personal information of the student, the student's parent(s), legal guardian, or spouse. Processing shall include using, storing and transferring of personal information, including the student's name and contact details, for purposes of giving effect to and implementing this Agreement and facilitating the student's access to NSFAS administered student financial aid. The information shall be used for all NSFAS internal processes related to the administration of the NSFAS administered student financial aid, research, exchange of data with other institutions including public universities and TVET colleges, Government Departments, SARS, Banks, Credit Bureaus, Attorneys, tracing agents and NSFAS service providers who assist NSFAS in the administration of the DHET Bursaries.
- 9.2 In the event that the student becomes obliged to repay any amount due to NSFAS in terms of this Bursary Agreement, the student hereby consents and agrees to any deduction, payment or transfer from his/her bank account or salary, payable by any employer, of the amounts that may be due by the student to NSFAS under this Bursary Agreement and NSFAS is hereby authorized and empowered to do all things and make any necessary disclosures in order to give effect hereto. In particular, the student undertakes to confirm to any employer that he or she has consented to the deduction from the student's salary of the requisite amount which the student is obliged to pay to NSFAS pursuant to the repayment of the Bursary Amount.

10. PROVISION OF INFORMATION

- 10.1 The student agrees to provide NSFAS with true, accurate and complete information and documentation required for the assessment of the Application Form and for any other purpose under this Agreement.
- 10.2 Without prejudice to any remedy which NSFAS may have in terms of this Agreement or in Law, where the information provided by the student is untrue and or inaccurate, NSFAS may elect to terminate this Agreement and withdraw the student's access to funding.
- 10.3 Where it can be proved that the student has intentionally submitted untrue or incorrect information to NSFAS, NSFAS may institute criminal and/or civil proceedings against the student and/or the student's parent(s) or legal guardian in an effort to recover funds disbursed to the student for the period he or she had been NSFAS funded.
- 10.4 Where NSFAS erroneously funds and/or incorrectly disburses amounts to a student where there is no legal justification for the student to be enriched, the NSFAS shall, upon becoming aware of such error, immediately cease further funding to the student and take all necessary measures, legal or otherwise, to recover such funds / disbursed amounts to a student.

11. DATA PROTECTION

NSFAS undertakes to ensure that it respects and maintains the privacy and confidentiality of any personal information and data that it may obtain or gain access to and undertakes that it will not process any of the student's personal information without his/her prior written consent.

12. FORMALITIES

- 12.1. The Bursary Agreement between the student and NSFAS shall become effective ("Effective Date"). only when the following conditions are met:
 - 12.1.1 The student meets the eligibility criteria as defined in clauses 2.3 and 2.4; and
 - 12.1.2 NSFAS receives valid registration data from a public higher education institution for an approved funded qualification for the student.
- 12.2 The obligations of the Parties to perform in accordance with the Bursary Agreement and Terms and Conditions shall be suspended until the Effective Date.
- 12.3 It is however recorded that the failure by NSFAS to sign or otherwise formally indicate its acceptance of the terms of the Bursary Agreement, will not invalidate or otherwise affect the validity of this Bursary Agreement. It is understood that the submission of the Application for funding by the student and/ or any Bursary Amount advanced by NSFAS after the student's Application submission, will constitute the acceptance of the terms of this Bursary Agreement and Terms and Conditions by both Parties respectively.

13. INDEMNITY AND LIMITATION OF LIABILITY

- 13.1 The student and the student's parent(s), legal guardian or spouse agree/s to indemnify and hold NSFAS, its affiliates, board members and employees harmless in relation to any claim arising from:
 - 13.1.1 any transaction concluded by the student in respect of the purchase of goods and/ or services relating to the legality, quality, completeness, suitability or fitness for purpose of such goods and/or services;
 - 13.1.2 payments made to unintended beneficiaries;
 - 13.1.3 the use of the student's pins or password by any third parties howsoever such parties obtained the student's pin or password; and
 - 13.1.4 any breach of or non-compliance by the student of any of the student obligations contained in this Agreement or the rules of the higher education institution.
- 13.2 NSFAS shall not be liable for any damages (whether direct, indirect, consequential, special or otherwise) arising from this Agreement or claims arising in connection with any act or omission of NSFAS, unless such act or omission is grossly negligent or intentionally contravenes the provisions of this Agreement.

- 13.3 NSFAS shall not be liable in respect of any loss and/or damages incurred by the student in respect of any transfer or redemption of allowances made in error for any reason whatsoever. 13.4 The student indemnifies NSFAS, its employees and agents from any liability related to any loss suffered by the student. Accordingly, NSFAS shall not be responsible for any amount withdrawn from the student's bank account, whether withdrawn by the student or any other person for any reason whatsoever.

14. LEGAL PROCEEDINGS

- 14.1 NSFAS may recover the Bursary Amount from the student in accordance with the clauses above.
- 14.2 If the student does not repay the total amount of the Bursary prior to emigrating, NSFAS may institute legal proceedings against an emigrating student.
- 14.3 Repayment of the Bursary amount will be subject to compound interest reckoned from the date upon which NSFAS claims the amount from the student.
- 14.4 The student acknowledges that, if the student emigrates prior to contributing to the South African economy for at least the period of time that he or she benefitted from the DHET Bursary Scheme, he or she shall repay the total amount of the Bursary and any interest which may have accrued thereon. The student is required to notify NSFAS of his or her intention to emigrate. If the student fails to notify NSFAS of this in any manner provided for in this agreement:
- 14.4.1 the student will then be in breach of this Agreement, entitling NSFAS to the various remedies contemplated in it;
- 14.4.2 accordingly, until NSFAS becomes aware of the student's breach, the period of time that a student is in default, as contemplated in that section 103(5) of the National Credit Act, the prescription will not commence; and
- 14.4.3 the student will be afforded the protection of 103(5) of the National Credit Act.
- 14.5 A certificate signed by a duly authorized officer of NSFAS, stating the fact that repayment has become due, and the amount of the Bursary and interest then outstanding, will be sufficient proof of those facts to enable legal proceedings (including proceedings for default judgment, summary judgment or provisional sentence) to be instituted in any Magistrate's Court having jurisdiction at the student's chosen service address to recover those amounts.
- 14.6 The student agrees that any Magistrate's Court having jurisdiction at the student's chosen service address, will have full jurisdiction in respect of such legal proceedings, notwithstanding the fact that the amount of NSFAS' claim may exceed the normal limits of that court jurisdiction.
- 14.7 The student will be responsible for all legal costs incurred by NSFAS, namely:
- 14.7.1 The fees charged by NSFAS's attorneys, on an attorney and own client basis, as agreed between the student and NSFAS, or as taxed and allowed by the Taxing Master of the Court in which the legal proceedings are brought.
- 14.7.2 All disbursements incurred by NSFAS attorneys, as agreed or as taxed and allowed by the relevant Taxing Master, and
- 14.7.3 Collection commission at the prescribed rate presently 10% (ten percent) on all amounts collected from the student by NSFAS' attorneys or collection agencies.

15. DEFAULT AND CREDIT BUREAU

- 15.1 In the event that the student is found to be funded incorrectly and further fails to repay the total amount of the Bursary, NSFAS shall be entitled to submit adverse information concerning the student to a credit bureau.
- 15.2 NSFAS must give the student 20 (twenty) business days written notice of NSFAS' intention to submit adverse information concerning the student to the credit bureau.
- 15.3 NSFAS will give the student 20 (twenty) working days from the date of the letter to settle all outstanding amounts.

16. BREACH AND TERMINATION

- 16.1 NSFAS is permitted to terminate this Agreement if the student does not comply with it or is found to be ineligible for funding.

- 16.2 In the event of termination of this Agreement, all payments allocated to a student's account but not yet used will become unavailable for use by the student and will be cancelled by NSFAS.
- 16.3 NSFAS reserves the right to enforce its rights in accordance with this Agreement.

17. CESSION

The student will not be entitled to cede, assign, transfer or delegate any of his/ her rights or obligations under this Agreement without the prior written consent of NSFAS. However, NSFAS will be entitled at its absolute discretion and at any time to cede, assign, transfer or delegate any or all of its rights and obligations under this agreement to any natural or juristic person of its choice.

18. ADDRESSES FOR RECEIVING DOCUMENTS

- 18.1 Any statement or notice referred to in this agreement may be sent to the student:
- 18.1.1 by sending it to the student email address recorded in the Bursary Agreement; or
- 18.1.2 by sending it by SMS to the student cellphone number recorded in the Bursary Agreement.
- 18.1.3 Written notices may be sent to the student at the residential home address, or to the relevant higher education institution.
- 18.2 Notice and court proceedings may also be served on the student at these addresses.
- 18.3 The student may deliver any notices or correspondence to NSFAS in terms of or relating to this agreement to the postal or e-mail addresses recorded in the Bursary Agreement; and
- 18.4 The student may change his/her cellphone number or home, postal or e-mail addresses and notify NSFAS in accordance with the process as prescribed by NSFAS from time to time.
- 18.5 All written notices (including legal notices and court proceedings) must be sent to NSFAS at NSFAS: Sixteenth Floor House Vincent, The Halyard, 4 Christian Barnard Cape Town City Center, Cape Town, 8000. Private Bag X1, Plumstead, Cape Town, 7801 (marked for the attention of the: Executive Officer).

19 APPLICABLE LAW AND JURISDICTION

This Agreement shall in all respects be governed by and construed under the laws of the Republic of South Africa.

20 MISCELLANEOUS MATTERS

- 20.1 These Terms and Conditions constitute the whole of the agreement between the Parties relating to the NSFAS administered DHET Bursary and, save to the extent otherwise provided herein, no undertaking, representation, term or condition relating to the subject matter of this Agreement, which is not incorporated in this Agreement, shall be binding on either of the Parties.
- 20.2 Subject to the DHET Rules and Guidelines, which may change from time to time, and shall have the effect of overriding clauses in this agreement relating to, amongst others, financial eligibility, bursary amounts and allowances to mention but a few of the applicable clauses, the Student accepts this agreement in its entirety along with any future amendments to the rules and guidelines, as and when they are published by DHET.
- 20.3 No latitude, extension of time or other indulgence shall be construed to be an implied consent or election by that Party or operate as a waiver or a novation of or otherwise affect any of its rights in terms of or arising from this Agreement.