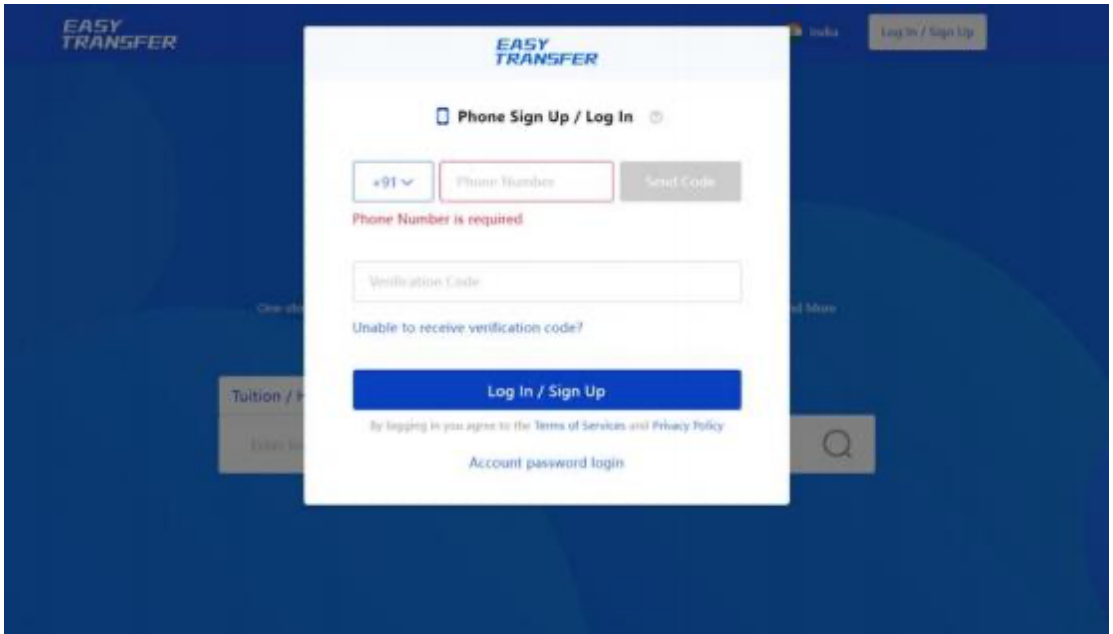
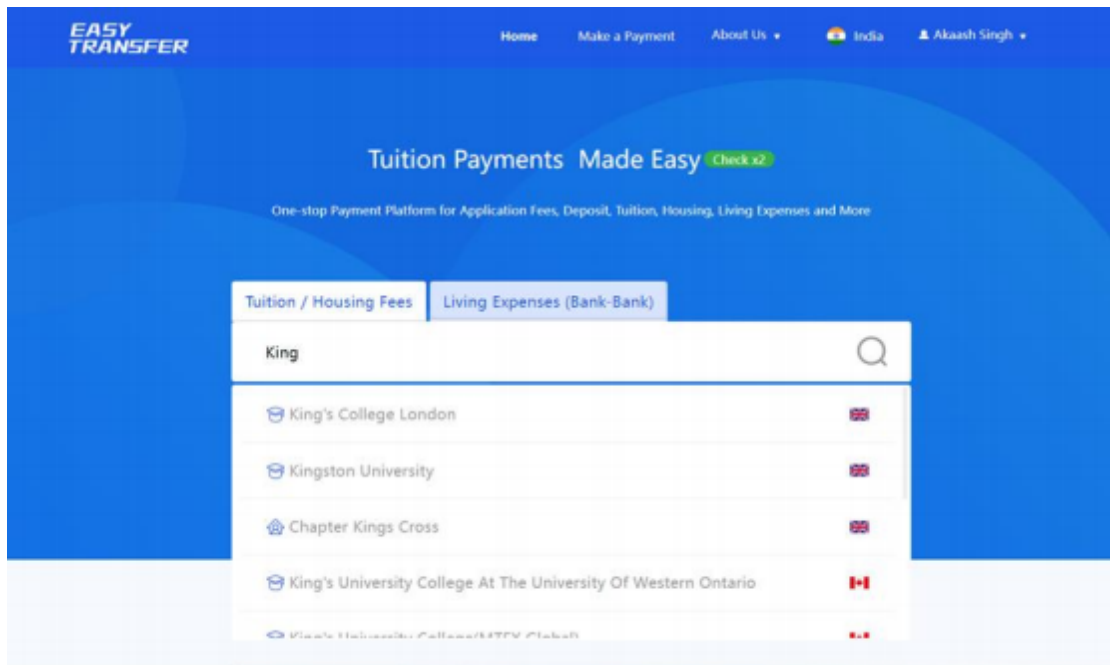


Tuition and fees - Education Loan

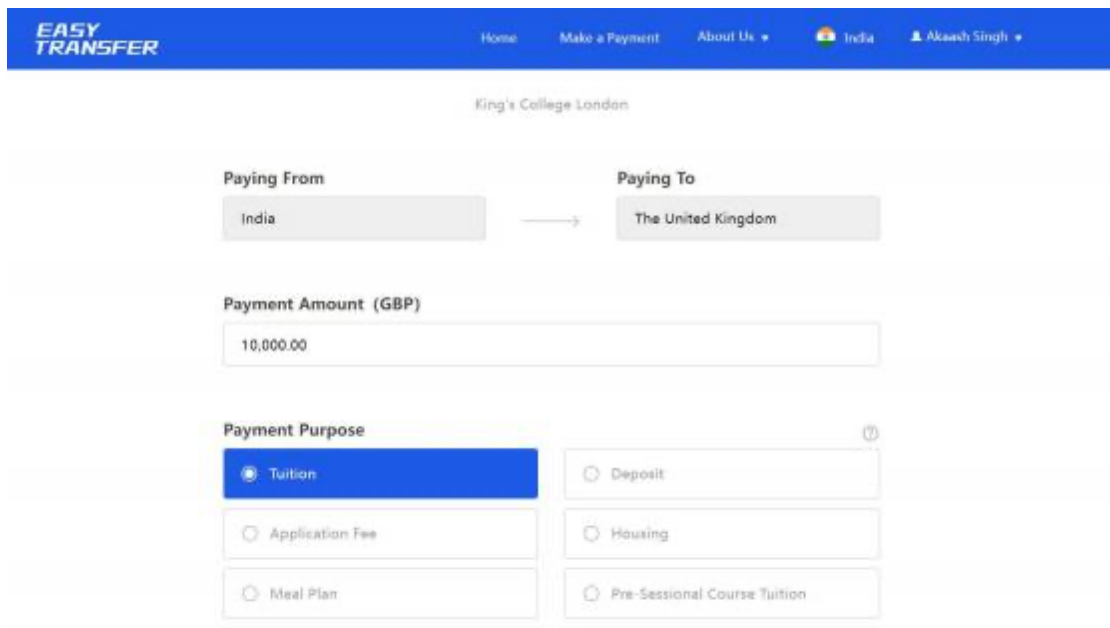


EasyTransfer is a leading FinTech Platform and trusted choice of international students, families, institutions and Universities worldwide. You can use EasyTransfer to pay your deposit, tuition and fees, housing and everyday living expenses while attending a University abroad. <https://easytransfer.co.in/>

If you are a first-time user with EasyTransfer, please create your account by clicking on “Log In or Sign Up” and entering your correct phone number. Your Easytransfer payment specialist will be in touch with you via Whatsapp to assist you. You can also register with your email address if text messaging is not available to you. EasyTransfer's ensures three levels of secured encryption to safeguard your information.



To make a tuition or fee payment to your University, enter the full name or key word in the search bar and click "Make a Payment" to begin your payment process. Here we show KCL as an example, but the following steps apply to other international Universities as well.



Next step is the Payment Amount section, please enter the amount you plan to pay via EasyTransfer and click on your payment purpose.

Passport First Name	Middle Name	Last Name
Akaash		Singh
Passport No.		
Passport DOB (Date of birth)		
Passport Address		
As it appears on your National ID		
Student ID		
Academic Stage		
Master		

Please correctly fill in the required personal information to ensure the student's name is exactly matched with the name on the student's passport.

TCS Declaration Amount (INR)

0.00

Inaccurate TCS declarations will result in additional TCS payments charged to you. If you have not paid with EasyTransfer before, you may declare 0 INR. If you have paid with EasyTransfer before, declare the exact amount or contact your Payment Specialist to confirm.

Sources of Funding

Saving Balance

Click to Select
Education Loan
Saving Balance

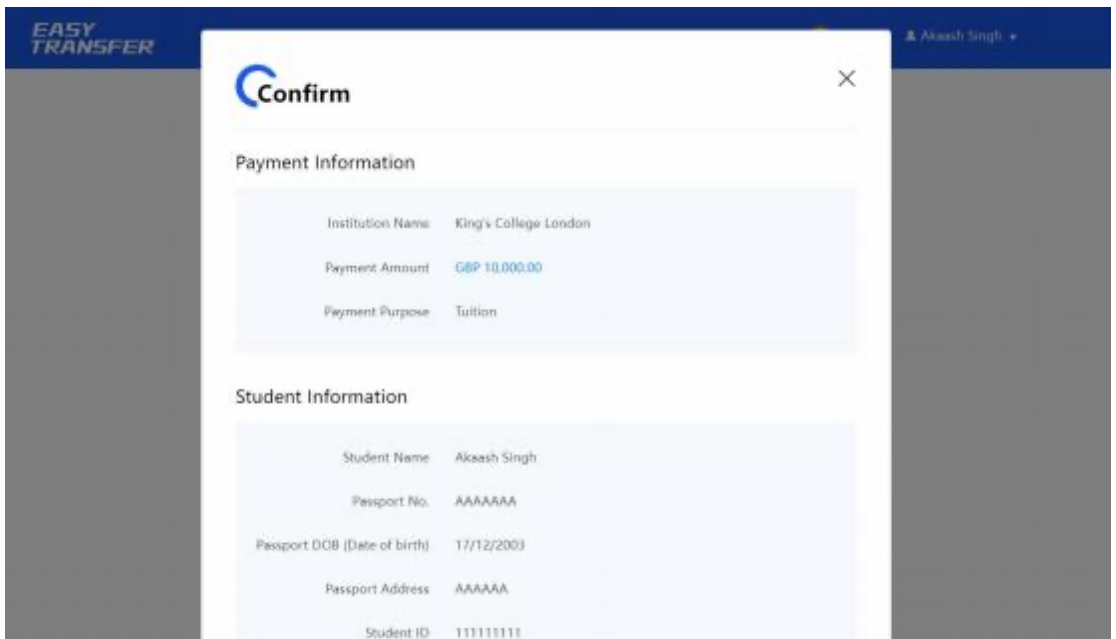
+91

9341341214

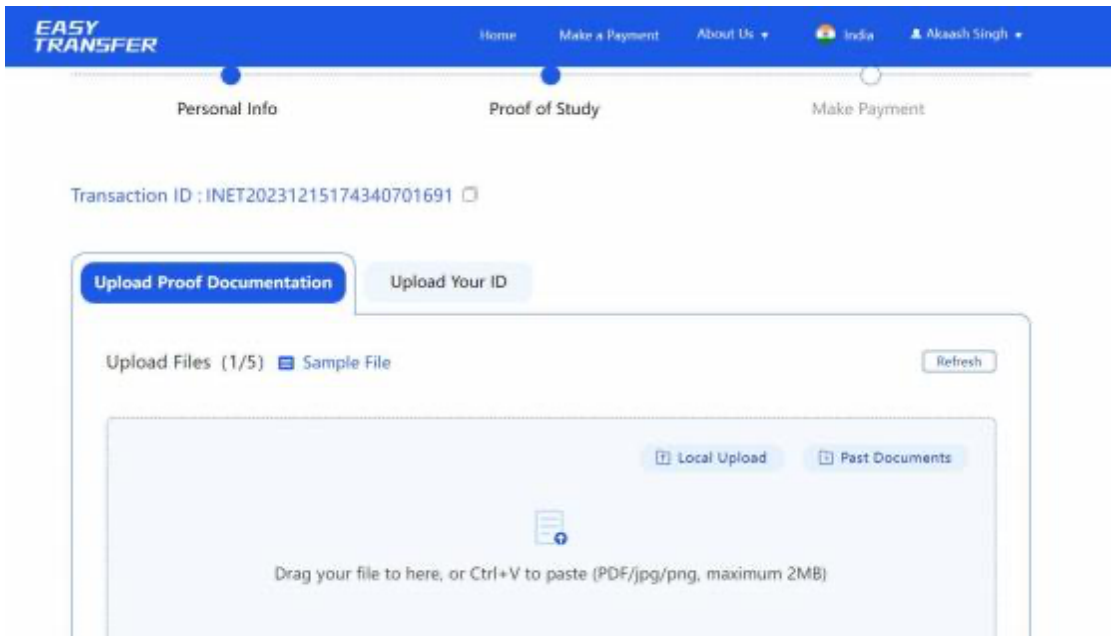
Email

AkaashSingh0111@gmail.com

For users applying for a loan, please select 'Education Loan' as the source of funds.



Please review student's and payer's information and if all are correct, click 'confirm' to proceed.



Transaction ID : INET20231215174340701691 ☐

Upload Proof Documentation

Upload Your ID

Upload Files (2/7) 📄 Sample File

Student Passport (Front)



Student Passport (Back)



Payer PAN Card



Loan Sanction Letter (If Applicable)



Loan Disbursement Letter



Next step is to upload all required identity documents.

In the 'Proof Document' section, this includes required regulatory documents such as your University Admission letter and University billing invoice copy.

For students attending Universities in the United States, the I-20 form is a required document to upload. For students attending Universities in the UK, the CAS form is a required Proof Document.

Regarding documents, we need to collect the user's Loan Sanction Letter and Loan Disbursement Letter.

Date: DD/MM/YYYY

Dear XYZ,

Thank you for choosing **ABC Bank**. Based on the application and information provided therein, we are pleased to extend an offer to you for a loan as per the preliminary terms and conditions mentioned below:

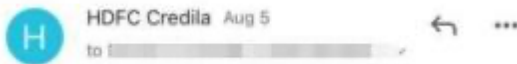
Application No.:	XXXXXXXXXXXXXX
Sanctioned Date:	DD/MM/YYYY
Applicant Name:	XYZ
Mobile No.:	██████████

Loan Type:	Home Loan
Loan Amount Sanctioned:	Rs 85,30,000
Reference Interest Rate:	X% per annum (Interest Type: Floating rate of interest Periodicity of Interest Application: Monthly)
Floating Interest Rate:	Reference rate applicable at the time of disbursement - 4.90% per annum
Loan Tenor (In years):	25 years
Total Processing Charges:	Up to 0.5% of the total loan amount
Origination Fee (inclusive of GST):	2,500
Sanction Letter Validity:	180 days from the date of sanction
Amount of EMI (INR):	95,000
Property Address:	XX XX XXXXXXXXXXX XXXXXXXXXXXX

Additional conditions to comply prior to loan disbursement:

1. Repayment from ABC Bank
2. Legal vetting and search to be conducted
3. NOC and offered collateral
4. Confirmation form, official ID and copy of ID

Sample of Sanction Letter



Dear Customer,

With reference to the **disbursement** request for your education loan, please find below the credit details:

Date of **Disbursement** : 05/08/2023

Loan Account No.	Beneficiary's Name	Beneficiary's Bank Name	Beneficiary's Bank Branch	Beneficiary's Bank A/c No.	IFSC Code	Sumat Amount in INR	UPI Reference No.
[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]

For availing further tranche **disbursement(s)**, request you to log in to our Help Portal via <https://www.hdfccredila.net/hetidlogin.asp> to initiate the process.

Assuring you of the best of our services.

Warm regards,
HDFC Credila Financial Services Limited
(Formerly known as HDFC Credila Financial Services Private Limited)

(This is a system generated mail and should not be replied to.)

Sample of Disbursement Letter

Transaction ID : INET20231215174340701691 **Payment Details**

Paying To

King's College London

Payment Amount (GBP)

GBP 10,000.00

Select Payment Method

Payment Method	Rate	Payment Amount	Delivery Time	Limited Time Offer
<input type="radio"/> Online Payment	Best Rate	INR 1,071,525.00	1-4 Business Days	Zero Service Fees

To complete your online payment to your University, please click on-line payment. If you wish to pay manually off-line via RTGS and NEFT, please contact your EasyTransfer Payment Specialist for assistance.

If your loan bank needs to transfer funds directly to the institution, please contact your payment specialist. EasyTransfer will provide you with an invoice.

Payment Amount**INR 1,071,525.00**

Note: The payment quote is only valid for 30 minutes. Payments made after the quote has expired may be returned.

Payment Method

Online Payment

If you want to pay offline via RTGS&NEFT, please contact your Payment Specialist.

The funds cannot be transferred from :

- NRO/NRE accounts
- Current Account of the Firms/HUF accounts
- Third party accounts (Third party includes any relative of the student that is not defined as a close relative from the above and others)

Pay Now

GST & TCS will be applied after we direct you to the payment page.

Currency and Amount GBP 10,000.00

Total Foreign Currency GBP 10,000.00

Total (Excluding GST & TCS) **INR 1,071,525.00**

1 EasyTransfer aims to provide the best price for all international payments. We do provide exclusive and personalized CashBack from time to time, you can contact your Payment Specialist for more information.

2 Tax Description: the tax collected will be accumulated into your total annual tax.

3 Refund Notes: Refunds for payments made with Transfer will be processed in 7 business days.

4 Refund Terms and Conditions (Click to Expand)

Please review the Payer information and click "Pay Now"

* For full payment, payment gateway charges will apply except for payments being made through Net Banking.

* Under Net Banking Option, payment gateway charges are zero for Net Banking transfers done through all banks except HDFC & Cosmos Bank.

Credit Card

Debit Card

Net Banking (Zero Payment Gateway Charges)

Net Banking (HDFC & Cosmos Bank)

I hereby declare that I am paying for this foreign exchange from my own funds.

I will ensure that all persons availing funds will be available to sign the invoice & documents at the time of delivery.

OrderNo.(EasyTransfer)	EB245bdc2d299b4968b8325
Forex Amount	10000.0
Rate	107.1525
Sub Total	₹ 1071525
GST	₹ 1002.67
TCS	₹ 1858
Service Charge	₹ 0
Amount Payable	₹ 1074386

[MAKE PAYMENT](#)

In this final step, you can select which payment method you would like to use.

Please note that only net banking method is free of the gateway fee charge. (For the HDFC payment user, you can either chose to use another bank account or pay it offline to avoid the gateway fee.)

Click 'Make Payment' to complete your payment process. Your University will receive your payment around 3 business days of processing your request. You will receive (email/text) communication confirming your payment. Your EasyTransfer assistant is available to answer any questions. This step completes the EasyTransfer educational payment process securely and in compliance.

Thank you for using EasyTransfer.