

Applying with a cosigner - what you both need to know



What is a cosigner?

A cosigner is someone who supports your loan application. If you cannot repay your loan in the future, your cosigner agrees to make the repayments for you. Your **cosigner is usually a parent, guardian, relative or close family friend**. They must:

- Be a citizen of Australia or New Zealand (or sometimes a permanent resident)
- Be over 21 years old
- Have a regular income and 3+ years of good credit history
- Understand and agree to their responsibilities under the loan

Your cosigner does not need to pay for your studies. They are simply helping you by backing your application.

Why do I need a cosigner?

Because most students do not have full-time jobs or a long credit history, a cosigner helps us provide loans in a safe and fair way. By including a cosigner, we can offer:

- Better loan conditions
- Lower interest rates
- A chance to apply, even if you don't have income yet

How the cosigner application process works



You complete your loan application

At the end of your form, we'll ask for your cosigner's name, email address and phone number.

Your cosigner gets a secure email link

After you submit your application, your cosigner will receive an email with a link to fill out their own short form (it takes about 10–15 minutes).

We assess your joint application

We will look at both your applications – yours and your cosigner's – and assess them as a pair.

You both upload documents

If conditionally approved, we will ask you both to upload documents (e.g. passports, university offer letter, cosigner proof of income).

You both sign the loan agreement

If approved, you will both receive the loan contract by email to sign digitally.

What your cosigner should know

Your cosigner should understand that:

- They are entering a legal agreement
- If you cannot repay the loan, they will need to make payments
- The loan will appear on their credit record
- It may affect their ability to borrow in the future
- They will receive updates about the loan (like statements or reminders)

Together, we can help you take the next step in your international study journey.