



**FIJI REVENUE AND  
CUSTOMS SERVICE**

# **Taxpayer Online Service (TPOS) User Guide**



**Student**

**Loan Accelerated Repayment (ARI)**

**Version: 1**

**Date: 30-05-2022**



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## Basic Information

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Accelerated Repayment Incentives (ARI), introduced in the 2018/2019 National Budget, is an early loan repayment mechanism intended to benefit students who receive or are issued with loans and scholarship from Tertiary Scholarships & Loans Service (TSLs). ARI encourages such students to make early repayment of loans and get heavy incentives if loans are repaid before the due dates. The earlier the repayment date, the higher will be the discount percentage on the overall loan amount.

This document explains how a student who receives Loan (based on eligibility and requirement) can determine the date by which they need to repay a certain percentage of the loan to be eligible for Accelerated Repayment Incentive (ARI), using an online calculator with FRCS through the online portal.

A discount on loan repayments will mean that a significant portion of overall loan debt will be waived by the government. This is to encourage students to settle their loans early to achieve early financial independence. The ARI write-off will be a fully automated process executed by the system.

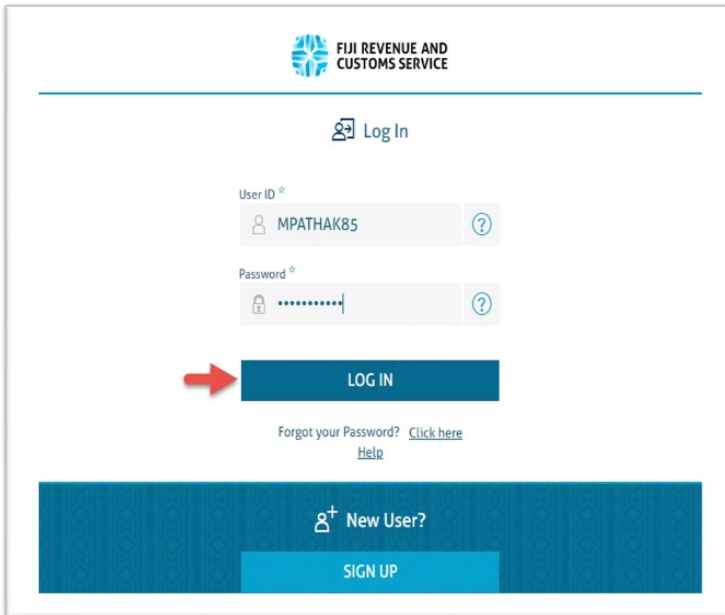
This user manual details the step-by-step process of using the online calculator to determine the date by which students (who are issued with loans) need to repay a certain percentage of the loan to be eligible for ARI.

(Note: ARI will not apply to those students who have fully repaid their loans before 1st August 2018)

## ARI Calculator via TPOS

### Log-In

- You need to access the FRCS Portal via public link <https://tpos.frcs.org.fj/taxpayerportal#/Logon>.



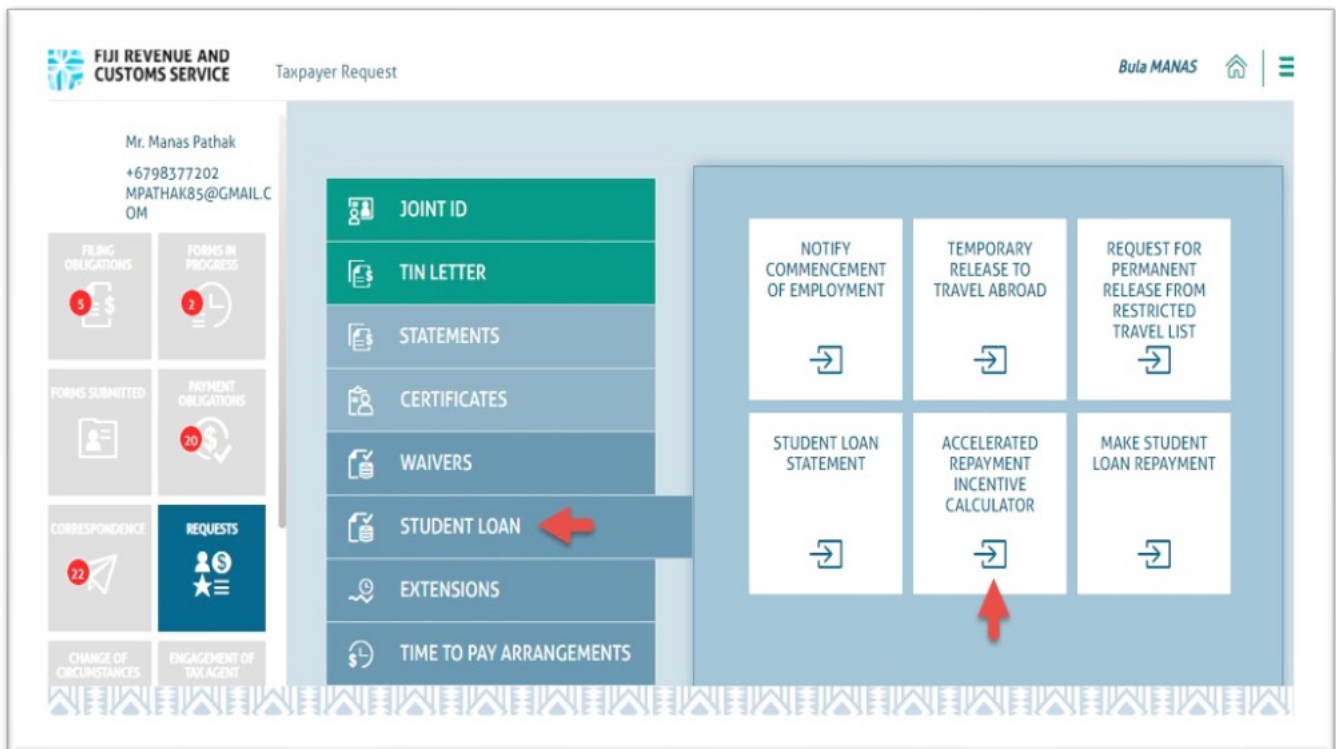
After entering this URL, Taxpayer Portal will be displayed where you need to click on login button after entering valid user credentials.

After a successful login to the dashboard, the following tiles will be available, from which you are required to select the **"Requests"** tile





- After clicking on **"Requests"** tile, you will be displayed with a list of various Taxpayer Requests Applications.
- You need to click on the **'Student Loan'** tab which will display more tiles.
- To use the ARI Calculator, you will click on the **"Accelerated Repayment Incentive Calculator"** tile.
- Only individual taxpayers and Tax Agents would be able to view this tile.



- On clicking the tile, you will be navigated to a screen with the following three fields and the **'Calculate'** button:
  - **Loan Amount:** This field is mandatory where you are required to enter the valid amount. The amount entered must be the loan debt amount as of 1st Aug 2018 (ARI effective date).
  - **Graduation Date:** This is a date of your graduation and is an optional field.
  - **First Date of Employment:** This is a date of your employment and is an optional field.



(Note: Although entering dates is optional, you are still required to enter at least one date and that could either be the graduation date or the employment date. If not entered, the system will throw an error message after clicking on **`Calculate`** button)

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Accelerated Repayment Incentive Calculator

Loan Amount<sup>9</sup> 250,000.00

Graduation Date DD/MM/YYYY

First Date of Employment 11/12/2018

**CALCULATE**

- You need to enter the valid Loan Amount and either of the two dates.
- After entering all the details, you need to click on **`Calculate`** button.

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Accelerated Repayment Incentive Calculator

Loan Amount<sup>9</sup> 250,000.00

Graduation Date DD/MM/YYYY

First Date of Employment 11/12/2018

**CALCULATE**

You will be eligible for ARI incentive if you pay the following amounts by the dates specified.

Discount	Amount Payable After Discount	Payment Due By
50.00%	125,000.00	08/12/2026
25.00%	187,500.00	07/12/2031
10.00%	225,000.00	06/12/2033



- After clicking the **Calculate** button, a table will be displayed to you consisting following discount details based on the entered date and loan amount:

- Discount
- Amount payable after discount
- Payment due by

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Accelerated Repayment Incentive Calculator

Loan Amount<sup>6</sup> 250,000.00 Graduation Date DD/MM/YYYY First Date of Employment 11/12/2018 **CALCULATE**

You will be eligible for ARI incentive if you pay the following amounts by the dates specified.

Discount	Amount Payable After Discount	Payment Due By
50.00%	125,000.00	08/12/2026
25.00%	187,500.00	07/12/2031
10.00%	225,000.00	06/12/2033



## ARI Calculator by Tax Agent

- Student Loan Accelerated Repayment Calculator can also be used by you given you as a Tax Agent has the authorisation to submit '**Taxpayer Requests**'.
- After successfully login, you will click on the '**List of Clients**' tile from the dashboard.



- On clicking the tile, you will navigate to the client list whom you are engaged with.
- You need to select the client on whose behalf, you need to view the dates by which the respective Loan percentage must be paid to be eligible for ARI by using ARI Calculator as per the required authorisation.





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Bula Praneel

Mr. Praneel Kant Sharma

CLIENT ADMINISTRATION

LIST OF CLIENTS

List Of Clients

Client TIN	Client Name	
0000000000	APARNA SHIRDHANKAR	>
0000000000	Mahendra Narayan	>

- Once you navigate from the **'List of Clients'**, the remaining steps are the same as performed by the student.