

Direct Debit Request Service Agreement

Definitions

account means the account held at *your financial institution* from which *we* are authorised to arrange for funds to be debited.

agreement means this Direct Debit Request Service Agreement between *you* and *us*.

banking day means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.

debit day means the day that payment by *you* to *us* is due.

debit payment means a particular transaction where a debit is made.

direct debit request means the Direct Debit Request between *us* and *you* (and includes any form PD_C approved for use in the *transitional period*)

Transitional Period means the period commencing on the industry implementation date for Direct Debit Requests (31 March 2000) and concluding calendar months from that date.

us or *we* means *Southern Christian College*, (the Debit User) *you* have authorised by signing a *direct debit request*.

you means the customer who signed the *direct debit request*.

your financial institution is the financial institution where *you* hold the *account* that *you* have authorised *us* to arrange to debit.

1. Debiting your account

1.1 By signing a *direct debit request*, *you* have authorised *us* to arrange for funds to be debited from *your account*. *You* should refer to the *direct debit request* and this *agreement* for the terms of the arrangement between *us* and *you*.

1.2 *We* will only arrange for funds to be debited from *your account* as authorised in the *direct debit request*.

Or

We will only arrange for funds to be debited from *your account* if *we* have sent to the address nominated by *you* in the *direct debit request*, a billing advice which specifies the amount payable by *you* to *us* and when it is due.

1.3 If the *debit day* falls on a day that is not a *banking day*, *we* may direct *your financial institution* to debit *your account* on the following *banking day*.
If *you* are unsure about which day *your account* has or will be debited *you* should ask *your financial institution*.

2. Changes by us

2.1 *We* may vary any details of this agreement or a direct debit request at any time by giving *you* at least fourteen (14) days' written notice.

3. Changes by you

3.1 Subject to 3.2 and 3.3, *you* may change the arrangements under a direct debit request by contacting *us* on 03 6229 5744.

3.2 If *you* wish to stop or defer a debit payment *you* must notify *us* in writing at least fourteen days (14) days before the next debit day. This notice should be given to *us* in the first instance.

3.3 *You* may also cancel *your* authority for *us* to debit *your* account at any time by giving *us* fourteen days (14) days notice in writing before the next debit day. This notice should be given to *us* in the first instance.

4. Your obligations

4.1 It is *your* responsibility to ensure that there are sufficient clear funds available in *your* account to allow a debit payment to be made in accordance with the direct debit request.

4.2 If there are insufficient clear funds in *your* account to meet a debit payment:

(a) *you* may be charged a fee and/or interest by *your* financial institution;

(b) *you* may also incur fees or charges imposed or incurred by *us*; and

(c) *you* must arrange for the debit payment to be made by another method or arrange for sufficient clear funds to be in *your* account by an agreed time so that *we* can process the debit payment.

4.3 *You* should check *your* account statement to verify that the amounts debited from *your* account are correct.

4.4 If Southern Christian College is liable to pay goods and services tax ("GST") on a supply made in connection with this agreement, then you agree to pay Southern Christian College on demand an amount equal to the consideration payable for the supply multiplied by the prevailing GST rate.

5 Dispute

5.1 If you believe that there has been an error in debiting your account, you should notify us directly on 03 6229 5744 and confirm that notice in writing with us as soon as possible so that we can resolve your query more quickly.

5.2 If we conclude as a result of our investigations that your account has been incorrectly debited we will respond to your query by arranging for your financial institution to adjust your account (including interest and charges) accordingly. We will also notify you in writing of the amount by which your account has been adjusted.

5.3 If we conclude as a result of our investigations that your account has not been incorrectly debited we will respond to your query by providing you with reasons and any evidence for this finding.

5.4 Any queries you may have about an error made in debiting your account should be directed to us in the first instance so that we can attempt to resolve the matter between us and you. If we cannot resolve the matter you can still refer it to your financial institution which will obtain details from you of the disputed transaction and may lodge a claim on your behalf.

6. Accounts

You should check:

- (a) with your financial institution whether direct debiting is available from your account as direct debiting is not available on all accounts offered by financial institutions.
- (b) your account details which you have provided to us are correct by checking them against a recent account statement; and
- (c) with your financial institution before completing the direct debit request if you have any queries about how to complete the direct debit request.

7. Confidentiality

7.1 We will keep any information (including your account details) in your direct debit request confidential. We will make reasonable efforts to keep any such information that we have about you secure and to ensure that any of our employees or agents who have access to information about you do not make any unauthorised use, modification, reproduction or disclosure of that information.

7.2 We will only disclose information that we have about you:

- (a) to the extent specifically required by law; or
- (b) for the purposes of this agreement (including disclosing information in connection with any query or claim).

8. Notice

8.1 If you wish to notify us in writing about anything relating to this agreement, you should write to Southern Christian College PO Box 62, Kingston TAS 7050.

8.2 We will notify you by sending a notice in the ordinary post to the address you have given us in the direct debit request.

8.3 Any notice will be deemed to have been received on the third banking day after posting.



Direct Debit Request

Request and Authority to debit the account named below to pay **Southern Christian College Ltd**

Request and Authority to debit	<p>Surname _____</p> <p>Given names _____ (“you”)</p> <p>request and authorise Southern Christian College [Debit User Identification Number 330914] to arrange, through its own financial institution, for any amount Southern Christian College may debit or charge you to be debited through the Bulk Electronic Clearing System from an account held at the financial institution identified below and paid to the Debit User, subject to the terms and conditions of the Direct Debit Request Service Agreement [and any further instructions provided below].</p>
Insert details of account to be debited including the name and address of financial institution at which account is held	<p>Financial institution name _____</p> <p>Address _____</p> <p>Name of account _____</p> <p>BSB number __ __ __ - __ __ __ </p> <p>Account number __ __ __ __ __ __ __ __ __ </p>
Insert details of credit card to be debited	<p>Or</p> <p>Visa / Mastercard / AMEX. (Please circle)</p> <p>Cardholder Name: _____</p> <p>Credit Card Number: _____</p> <p>Expiry Date: ____/____</p>
Acknowledgment	<p>By signing this Direct Debit Request you acknowledge having read and understood the terms and conditions governing the debit arrangements between you and Southern Christian College as set out in this Request and in your Direct Debit Request Service Agreement.</p>
<p>Payment Section:</p> <p>[Payment Details]</p>	<p><input type="checkbox"/> [The maximum amount to be debited at any one time is: \$ __ __ __ - __ __ __ </p> <p>_____ (amount in words)</p> <p>and</p> <p><input type="checkbox"/> The first debit may be made on ____/____/____ and at weekly / fortnightly / monthly intervals after that</p>
Insert your signature and address	<p>Signature</p> <p>_____</p> <p>Address</p> <p>_____</p> <p>Date ____/____/____</p>