

DIRECT DEBIT REQUEST SERVICE AGREEMENT (For Paying School Fees Electronically)

Definitions

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

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

business 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*.

us or **we** means the Catholic Development Fund (CDF) 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.

1.3 If the *debit day* falls on a day that is not a *business day*, we may direct *your financial institution* to debit *your account* on the preceding *business 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 the School.

3.2 If *you* wish to stop or defer a *debit payment*, *you* must notify the School in writing at least seven (7) days before the next *debit day*. This notice should be given to the School in the first instance.

3.3 *You* may also cancel *your* authority for *us* to debit *your* account at any time by giving the School seven (7) days notice in writing before the next *debit day*. This notice should be given to the School 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 National Australia Bank Limited A.C.N. 004 044 937 ("National") is liable to pay goods and services tax (GST) on a supply made by the National in connection with this *agreement*, then *you* agree to pay the National 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 the School immediately and confirm that notice in writing as soon as possible so that *your* query can be resolved 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 *your* School 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 *your* School 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 the School 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 the School 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 directly to the School.
- 8.2 The School 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 two *business days* after it is posted.