

## DIRECT DEBIT PAYMENT AUTHORITY

Family Code: \_\_\_\_\_

**Part 1, Part 2 and Part 3 MUST BE COMPLETED**

### 1. PAYMENT AMOUNTS:

Please debit my/our selected account commencing .....(date) of .....(month) .....(year) and then every Public Service Fortnight until further notice or our/my account is paid in full for each year.

Accounts are cleared by the end of each November, unless approved by the bursar. Statements are issued each term.

### 2. ACCOUNT DIRECT DEBIT REQUEST:

I/We request and authorise **Emmaus Christian School (Debit User ID 377733)** to transfer funds from my account for school fees. I/we have provided, as prescribed through the Bulk Electronic Clearing System. This authorisation is to remain in force in accordance with the terms and conditions of the Direct Debit Service Agreement and any further instructions provided on the attached Agreement.

#### *BANK ACCOUNT DETAILS*

Name of Financial Institution

Account Name

BSB Number    -

Account Number

**OR**

#### *CREDIT CARD DETAILS*

Card Type                    MASTERCARD                     VISA

Card Number               

Account Name               

Expiry Date                      /

### 3. AUTHORISATION:

I/We authorise **Emmaus Christian School (Debit User ID 377733) ABN: 26 483 932 179** to debit the stated account with the specified amount unless otherwise notified. By signing this payment authority I/we acknowledge having read and understood the terms and conditions governing the arrangement between myself/ourselves and **Emmaus Christian School** as set out in this payment authority and in the Direct Debit Service Agreement. This authority is to remain in force until further notice.

Name(s): .....

Signature(s):.....Date: .....

# DIRECT DEBIT REQUEST SERVICE AGREEMENT

Emmaus Christian School, Cnr Bancroft & Davenport Sts, Dickson (Debit User ID 377733)

This agreement sets out the terms on which we accept and act under a Direct Debit Request (“your Direct Debit Request”) that you give us to debit amounts from your account under the Direct Debit System.

Please ensure you keep a copy of this agreement as it sets out certain rights you have against us and certain obligations you have to us due to giving us your Direct Debit Request.

## ***When we are bound by this agreement***

1. We agree to be bound by this agreement when we receive your Direct Debit Request complete with the particulars we need in order to commence direct debiting your account.

## ***What we agree and what we can do***

2. We will only draw money from your account as authorised by you in your Direct Debit Request.
3. We will give you a statement of the amounts we draw under your Direct Debit Request every term.
4. On giving you at least 14 days notice, we may:
  - a. Change our procedures in this agreement;
  - b. Change the terms of your Direct Debit Request; or
  - c. Cancel your Direct Debit Request.
5. You may ask us to:
  - a. Alter the terms of your Direct Debit Request;
  - b. Defer a payment to be made under your Direct Debit Request;
  - c. Stop a drawing under your Direct Debit Request; or
  - d. Cancel your Direct Debit Request by notifying the Bursar in writing, by telephone or by email within 7 days of the date of the proposed change.
6. You may dispute any amount we draw under your Direct Debit Request by writing, telephoning or emailing the Bursar.
7. We deal with any dispute under clause 6 of this agreement by investigating the circumstances; discussing the circumstances and possible resolutions with you to arrive at a reasonable and positive solution for you and us, in a timely manner.
8. If the day on which you must make any payment to us is not a business day, we will draw on your account under your Direct Debit Request on the next business day.
9. ***If your financial institution rejects any attempts to draw an amount in accordance with your Direct Debit Request, we will contact you and not reprocess the direct debit unless you give authorisation to do so.***
10. We will not disclose to any person any information you give us on your Direct Debit Request, which is not generally available, unless:
  - a. You dispute any amount we draw under your Direct Debit Request and we need to disclose any information relating to your Direct Debit Request or to any amount we draw under it to the financial institution at which your account is held or the financial institution which sponsors our use of the Direct Debit System or both of them;
  - b. You consent to that disclosure; or
  - c. We are required to disclose that information by law.

## ***What you should consider***

11. Not all accounts held with a financial institution are available to be drawn on under the Direct Debit System.
12. Before you complete your Direct Debit Request, it is best to check account details against a recent statement from your financial institution to ensure the details on your Direct Debit Request are completed correctly.
13. Please enquire of your financial institution, if you are uncertain when your financial institution processes an amount we draw under your Direct Debit Request on a day which is not a business day.
14. It is your responsibility to ensure there are sufficient cleared funds available in your account to allow a debit payment to be made in accordance with your Direct Debit Request.
15. ***If there are insufficient clear funds in your account to meet a debit payment you may be charged a fee and/or interest by your financial institution and you may also incur fees or charges imposed or incurred by us.***
16. We request you to direct:
  - a. All requests to stop or cancel your Direct Debit Request to the Bursar; and
  - b. All enquiries relating to any dispute under Clause 6 of this agreement to the Bursar or your Financial Institution.