



# Villanova College - Direct Debit Request

**Request and Authority to debit the account name below to pay**

**Villanova College ABN: 47 103 181 362**

## Direct Debit Request and Authorisation

Student/s Name

I/We (Name of Customer/s)

Request and authorise **Villanova College, User ID 534111**, to arrange, through its own financial institution, a debit to your nominated account the amount specified below.

This debit or charge will be made through the Bulk Electronic Clearing System (BECS) from *your* account held at the financial institution you have nominated below and will be subject to the terms and conditions of the Direct Debit Request Service Agreement.

## Nominated Account Details

Name of Financial Institution

Branch Location

Name of Account to be debited

BSB

Account Number

## Payment Details

Amount of

Frequency:

Weekly

Fortnightly

Monthly (4<sup>th</sup> Friday of the month)

Date Payments to begin:

The first debit will be made on the first Friday following this date.

Continuing Direct Debit?

Yes

No

If no, number of instalments

## Acknowledgement

By signing and/or providing us with a valid instruction in respect to your Direct Debit Request, you have understood and agreed to the terms and conditions governing the debit arrangements between you and **Villanova College** as set out in this Request and in your Direct Debit Request Service Agreement.

## Account Signatures

Signature

Signature

Name of Signatory

Name of Signatory

Date: \_\_\_\_/\_\_\_\_/20\_\_\_\_

<b>OFFICE USE ONLY</b>				
Parent A/C Number:				



# Villanova College

## Direct Debit Service Agreement

The following is your Direct Debit Service Agreement with Villanova College, ABN 47 103 181 362. The agreement is designed to explain what your obligations are when undertaking a Direct Debit arrangement with us. It also details what our obligations are to you as your Direct Debit Provider.

We recommend you keep this agreement in a safe place for future reference. It forms part of the terms and conditions of your Direct Debit Request (DDR) and should be read in conjunction with your DDR form.

### 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*.
- **us or we** means Villanova 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** means the financial institution nominated by *you* on the DDR at which the account is maintained.

### 1. Debiting your account

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*.

*We* will only arrange for funds to be debited from *your* account as authorised in the *Direct Debit Request*.

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. Amendment by us

*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. Amendments by you

*You* may change, stop or defer a debit payment, or terminate this agreement by providing *us* with at least fourteen (14) days' notification by email ([finance@vnc.qld.edu.au](mailto:finance@vnc.qld.edu.au)) or by telephoning on 3394 5690 during business hours.

### 4. Your obligations

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*.

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) arrange for sufficient clear funds to be in *your* account by an agreed time so that *we* can process the *debit payment*. *You* should check *your* account statement to verify that the amounts debited from *your* account are correct.

### 5. Dispute

If *you* believe that there has been an error in debiting *your* account, *you* should notify *us* directly on 3394 5690 and confirm in writing with *us* as soon as possible so that *we* can resolve *your* query more quickly. Alternatively, *you* can take it up with your financial institution directly.

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.

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 in writing.

### 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

*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.

*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

If *you* wish to notify *us* in writing about anything relating to this *agreement*, *you* should email *us* at [finance@vnc.qld.edu.au](mailto:finance@vnc.qld.edu.au).

*We* will notify *you* by email.

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