

DDR SERVICE AGREEMENT

CAREY BAPTIST COLLEGE ABN 67 786 892 560 ("WE" OR "US")
USER ID: 318004

THIS AGREEMENT SETS OUT THE TERMS ON WHICH WE ACCEPT AND ACT UNDER THE DIRECT DEBIT REQUEST ("DDR") YOU GIVE US TO DEBIT AMOUNTS FROM YOUR NOMINATED ACCOUNT THROUGH THE BULK ELECTRONIC CLEARING SYSTEM (CS2).

PLEASE ENSURE THAT YOU KEEP A COPY OF THIS AGREEMENT AS IT SETS THE RIGHTS AND OBLIGATIONS YOU HAVE BY GIVING US YOUR COMPLETED DDR.

OUR COMMITMENT TO YOU

1. We will only draw money out of your nominated account in accordance with the terms of your DDR. We will not issue individual confirmation of payments made. We will issue account statements to you at the beginning of each semester.
 2. We will give you at least 14 days' written notice if we propose to vary details of this arrangement, including the amount and frequency of payments.
 3. If a debit payment falls due on any day which is not a business day, the payment will be made on the next business day. If you are uncertain as to when a debit payment will be processed, please check with the financial institution at which your nominated account is held.
 4. Except to the extent that disclosure is necessary in order to process debit payments, investigate and resolve disputed transactions or is otherwise required by law, we will keep details of your account and debit payments confidential.
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YOUR COMMITMENT TO US

5. By signing the DDR, you warrant and represent that you are duly authorised to request the debiting of payments from the account described in the Schedule of the DDR.
6. You should ensure that the account details given in the Schedule of the DDR are correct by checking them against a recent statement from the financial institution at which the account is held.
7. As direct debiting is not available on the full range of accounts at all financial institutions, you should check with your financial institution that your nominated account can accept direct debits before completing the DDR.

8. Debit payments will be made when due. It is your responsibility to have sufficient cleared funds available in the account to be debited to enable debit payments to be made in accordance with the DDR.
 9. You should advise us immediately if your nominated account is transferred or closed or if your account details change.
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CHANGING THE DIRECT DEBIT ARRANGEMENTS

10. If you wish to:
 - defer or stop an individual debit payment;
 - alter any of the details referred to in the Schedule (e.g. changing the nominated account number); or
 - cancel the payments completely,

you must provide us with at least 3 business days notice and either telephone us on 9394 9144 or email us at accounts@carey.wa.edu.au Requests to stop an individual debit payment or cancel the payments completely may also be directed to the financial institution at which your nominated account is held.

DISPUTED PAYMENTS

11. You may dispute a payment we make under your DDR. You can contact us by phone/email with details of the payment you are disputing and the reasons for the dispute. We shall endeavour to resolve any dispute within 3 business days. You may also dispute payments through the financial institution at which your nominated account is held.
 12. We will deal with any dispute under clause 11 of this agreement as follows:
 - We will investigate the dispute and if it is found that the payment was debited in error, we will refund you the disputed amount within 2 business days.
 - Where it is found that the disputed amount has been debited correctly and in accordance with the DDR, we will notify you of that outcome within 2 days.
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RETURNED DIRECT DEBITS

13. If your financial institution rejects any of our attempts to debit your account in accordance with your DDR, we will:
 - Charge you \$10 per dishonour or any fees charged to us by our financial institution as a result of the reject. We will contact you within the next 3 days to discuss a re-attempt to draw on the funds from your account in accordance with your DDR, or arrange alternative methods of payment.