



## 2023 Direct Debit Information and Instructions

### Instructions to amend a direct debit

1. Obtain and read the Direct Debit Request and Direct Debit Service Agreement.
2. Complete the Direct Debit Request ensuring that the account details are correct.
3. Sign the Direct Debit Request and forward to Accounts by 4:00pm on the 13 January 2023.  
If the bank account requires 2 (or more) signatories, then all signatories will need to sign this form.

The above forms are available on the College's website at [carey.wa.edu.au/accounts-forrestdale](http://carey.wa.edu.au/accounts-forrestdale).

### Q: Do I need to supply a new direct debit form for 2023?

**A: No,** We will continue to use the same bank account / credit card details and the same frequency when the direct debits resume in February 2023. If you want to make a change to either your account or frequency of payment, please follow the instructions above.

### Q: How many payments need to be made?

- A:** The number of payments depends on your selected frequency. You may choose from the following options:
- Annually-1 payment
  - Bi-Annually-2 payments
  - Quarterly-4 payments
  - Monthly-9 payments or
  - Fortnightly -19 payments

Direct debits begin in February and continue through to October.

### Q: When will the direct debits be made?

**A:** Direct debits will be made on the following dates:

Annually	8 February			
Bi-Annually	7 February		7 August	
Quarterly	3 February	3 May	3 August	20 October
Monthly	19th or 28th of each month from February to October (or the next Business Day)			
Fortnightly	2 February	16 February	2 March	16 March
	30 March	13 April	27 April	11 May
	25 May	8 June	22 June	6 July
	20 July	3 August	17 August	31 August
	14 September	28 September	12 October	

**Q: Does the College offer any discounts on tuition accounts?**

**A: Yes**, for Annual direct debits processed successfully on the above date, a 3% discount on tuition fees will apply (as indicated on your Statement). For Bi-Annual direct debits processed successfully on the above dates, a 1.5% discount on **tuition** fees will apply (as indicated on your Statement).

**Q: How do I choose which option for monthly direct debit?**

**A:** The default will be the 19th of each month. If you wish to have your direct debits processed on the 28th, please email your request to [forrestdaleaccounts@carey.wa.edu.au](mailto:forrestdaleaccounts@carey.wa.edu.au) and include your student's surname and address. A confirmation email will be sent once the change has been made.

**Q: Do I need to specify an amount on the direct debit form?**

**A: No**, all you need to do is select the frequency of your Direct Debit, complete your bank account OR credit card details and sign the form.

**Q: If I receive an additional invoice from the College, is it included in the direct debit?**

**A: No**, you must pay the invoice in seven (7) days as specified on the invoice.

**Q: What accounts can be used for direct debit?**

**A:** Not all accounts at all financial institutions can accept direct debits. Savings and cheque accounts are generally accepted. Please check with your financial institution. Credit card accounts (Visa and MasterCard only) are accepted however will incur an additional 0.8% merchant fee charge per transaction.

**Q: What happens if there are insufficient funds in my account to clear the direct debit payment?**

**A:** The College will charge \$10 per dishonour and pass on any fees it is charged by the College's bank. You may also be charged a dishonour fee by your financial institution. Returned direct debits must be paid within seven (7) days direct to Accounts.

**Q: What happens if I change bank accounts?**

**A:** You will be required to complete a new direct debit form. This is available on the College website in the Current Parent Essentials section, under Accounts. Alternatively, you can contact Accounts and we will email or post to you for completion. We need to receive this form three (3) business days prior to the next direct debit.