



**KINGSWAY**  
CHRISTIAN COLLEGE

## **KINGSWAY CHRISTIAN COLLEGE DDR SERVICE AGREEMENT**

### **Our commitment to you**

This document outlines our service commitment to you, in respect of the Direct Debit Request (DDR) arrangements made between Kingsway Christian College User ID 93683 and you. It sets out your rights, our commitment to you and your responsibilities to us together with where you should go for assistance.

### **Initial terms of the arrangement**

In terms of the Direct Debit Request arrangements made between us and signed by you, we undertake to periodically debit your nominated account for the agreed amount for the payment of school fees.

### **DRAWING ARRANGEMENTS**

- The first drawing under this Direct Debit arrangement will occur on the commencement date as specified on the Direct Debit Request form.
- If any drawing falls due on a non-business day, it will be debited to your account on the next business day following the scheduled drawing date.
- We will give you at least 14 days notice in writing when changes to the initial terms of the arrangement are made. This notice will state the new payment amount, frequency, next drawing date and any other changes to the initial terms.
- If you wish to discuss any changes to the initial terms, you can contact Business Services by phoning (08) 9302 8777 or by speaking with a Business Services Officer at the College office.

### **YOUR RIGHTS**

#### **CHANGES TO THE ARRANGEMENT**

If you want to make changes to the drawing arrangements, please contact us two days in advance, by letter addressed to the attention of Business Services. These changes may include:

- deferring the drawing; or
- altering the schedule; or
- stopping an individual debit; or
- suspending the DDR; or
- cancelling the DDR completely.

Changes to your drawing arrangement will incur a Service Fee of \$25.00 unless you are:

- increasing your payment amount; or
- deferring a drawing because your account is in credit; or
- cancelling your DDR because your account is paid in full.

## ENQUIRIES

Direct all enquiries to us, rather than to your financial institution. These should be made at least two working days prior to the next scheduled drawing date. All communication addressed to us should include your customer reference code.

All personal customer information held by us will be kept confidential except that information provided to our financial institution to initiate the drawing to your nominated account.

## DISPUTES

- If you believe that a drawing has been initiated incorrectly, we encourage you to take the matter up directly with us by contacting our Business Services section during normal business hours.
- If you do not receive a satisfactory response from us to your dispute, contact your financial institution who will respond to you with an answer to your claim:
  - within 7 business days (for claims lodged within 12 months of the disputed drawing) or
  - within 30 business days (for claims lodged more than 12 months after the disputed drawing)
- You will receive a refund of the drawing amount if we cannot substantiate the reason for the drawing.

*Note: Your financial institution will ask you to contact us to resolve your disputed drawing prior to involving them.*

<b>YOUR COMMITMENT TO US</b>
------------------------------

It is your responsibility to ensure that:

- your nominated account can accept direct debits (your financial institution can confirm this); and
- that on the drawing date there is sufficient cleared funds in the nominated account; and
- that you advise us if the nominated account is transferred or closed.

If your drawing is returned or dishonoured by your financial institution, you will be sent a letter from us requesting that you forward payment within 7 days. Any transaction fees payable by us in respect of the above will be added to your account. If we do not receive payment within 7 days we will increase your DDR payment amount to cover the arrears.



KINGSWAY CHRISTIAN COLLEGE

## DIRECT DEBIT REQUEST

I/We request Kingsway Christian College User ID 93683 to arrange for funds to be debited from my/our nominated account at the financial institution shown below according to the Drawing Details specified below.

Name

[Customer Code]

Address

  

---

Postcode

Name of Financial Institution

Branch name

BSB number

Account number

Drawing Details

Commencing [immediately / on] \_\_\_\_/\_\_\_\_/\_\_\_\_

Please debit \$\_\_\_\_\_ from the above account each:

Week [ ] Fortnight [ ] Month [ ] Term [ ]

I understand that I need to pay the minimum payment amount required in order to bring my account to a nil balance by the end of the year. If the initial payment amount is insufficient to cover my fees and charges, I hereby authorise Kingsway Christian College to raise my payments accordingly. I understand that I will receive 14 days notice in writing if an adjustment to the payment amount (as specified above) needs to occur.

**Direct Debits are processed on Thursday only.**

Acknowledgement

By signing this Direct Debit Request you acknowledge having read and understood the terms and conditions governing the debit arrangement between you and Kingsway Christian College as set out in this Request and in your Direct Debit Service Agreement.

Signature (s)

  

If debiting from a joint account, both signatures are required

Date