DIRECT DEBIT REQUEST SERVICE AGREEMENT

St Andrew’s Cathedral School, Sydney Square, Sydney NSW 2000

You have entered or are about to enter into an arrangement under which you make payments to us. Those payments will be made by use of the Direct Debit System.

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

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 to draw an amount under it.

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 Finance Manager in writing 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 or emailing the Finance Manager.
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 Finance Manager; and
   b. All enquiries relating to any dispute under Clause 6 of this agreement to the Executive Director of School Services or your Financial Institution.

Contact: Phone 02 9286 9500