



Direct Debit Request

Please complete and return to St Andrew's Cathedral School, Sydney Square, Sydney, NSW 2000 or email to accounts@sacs.nsw.edu.au

Details of Applicant

Surname: _____
 First name: _____
 Daytime Phone Number: _____
 Account ID: _____

Address: _____

Direct Debit

Please debit my/our selected bank account/credit card with: *(All instalments commencing 1 February)*

Please choose one option only below

- Option 1 Per Term (4 payments per annum)
- Option 2 Monthly (10 payments per annum)
- Option 3 Fortnightly (20 payments per annum)
- Option 4 Weekly (40 payments per annum)
- I would like to make a voluntary donation to the Building Fund \$700 or \$ _____ (Tax deductible)

Note: The School will, on a quarterly basis, make an additional debit to cover any sundry costs and other charges.
 A \$25 administration fee will be charged to your account each time your financial institution rejects an attempt by us to debit your account.

Direct Debit Request / Authority – Option A or Option B (select one only)

I/We, _____, request and authorise St Andrew's Cathedral School to transfer funds from the account at the financial institution identified by the details I/we have provided, as prescribed through the Bulk Electronic Clearing System. This authorisation is to remain in force in accordance with the terms and conditions of the Direct Debit Request Service Agreement and any further instructions provided on this form.

Option A

Direct Debit

Name of Financial Institution: _____
 Branch: _____
 Account Name: _____
 BSB: Acc No:

Signature: _____ Date: _____

Option B

Credit Authority

Credit Card No:

Exp: CCV:

Signature: _____ Date: _____

The following is your Direct Debit Service Agreement with St Andrew's Cathedral School. 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 St Andrew's Cathedral School, 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 is the financial institution where *you* hold the *account* that *you* have authorised *us* to arrange to debit.

1. Debiting your account

- 1.1. 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*.
- 1.2. We will only arrange for funds to be debited from your *account* as authorised in the *Direct Debit Request*.
- 1.3. 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. Changes by us

- 2.1. 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. Changes by you

- 3.1. *You* may change, stop or defer a debit payment, or terminate this *Agreement* by providing *us* with at least fourteen (14) days) notification by writing to St Andrew's Cathedral School by emailing *us* on accounts@sacs.nsw.edu.au or by telephoning *us* on 02 9286 9500 during business hours.

4. Your obligations

- 4.1. 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*.
- 4.2. If there are insufficient clear funds in your *account* to meet a *debit payment*:
 - 4.2.1. *you* may be charged a fee and/or interest by your *financial institution*;
 - 4.2.2. *you* may also incur fees or charges imposed or incurred by *us*; and
 - 4.2.3. *you* must arrange for the *debit payment* to be made by another method or arrange for sufficient clear funds to be in your *account* by an agreed time so that *we* can process the *debit payment*.
- 4.3. *You* should check your *account* statement to verify that the amounts debited from your *account* are correct.
- 4.4. If St Andrew's Cathedral School is liable to pay goods and services tax ("GST") on a supply made in connection with this *agreement*, then *you* agree to pay St Andrew's Cathedral School on demand an amount equal to the consideration payable for the supply multiplied by the prevailing GST rate.

5. Dispute

- 5.1. If *you* believe that there has been an error in debiting your *account*, *you* should notify *us* directly on 02 9286 9500 or SYDNEY SQUARE, SYDNEY NSW 2000 or accounts@sacs.nsw.edu.au and confirm that notice in writing with *us* as soon as possible so that *we* can resolve your query more quickly.
- 5.2. 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*.

- 5.3. 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.

6. Accounts

- 6.1. *You* should check:
 - 6.1.1. 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*.
 - 6.1.2. your *account* details which *you* have provided to *us* are correct by checking them against a recent *account* statement; and
 - 6.1.3. 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

- 7.1. *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.
- 7.2. *We* will only disclose information that *we* have about *you*:
 - 7.2.1. to the extent specifically required by law; or
 - 7.2.2. for the purposes of this *Agreement* (including disclosing information in connection with any query or claim).

8. Notice

- 8.1. If *you* wish to notify *us* in writing about anything relating to this *Agreement*, *you* should write to The Head of Finance ST ANDREW'S CATHEDRAL SCHOOL, SYDNEY SQUARE, SYDNEY NSW 2000
- 8.2. *We* will notify *you* by sending a notice in the ordinary post to the address *you* have given *us* in the *Direct Debit Request*.
- 8.3. Any notice will be deemed to have been received on the third *banking day* after posting.