



## Heathdale Christian College – Direct Debit Service Agreement

### 1. What is this Direct Debit Service Agreement?

A document that explains what Your obligations are when undertaking a Direct Debit arrangement with Heathdale Christian College.

It also explains what Heathdale Christian College's obligations are to You as Your Direct Debit provider.

We will process Your Direct Debits through NAB, Heathdale Christian College's banking services provider.

This agreement will be located on the Heathdale Christian College website [www.heathdale.vic.edu.au/parent-centre/policies-documents](http://www.heathdale.vic.edu.au/parent-centre/policies-documents) for Your reference. It forms part of the Terms and Conditions of Your Direct Debit Request and the two documents should be read in conjunction with each other.

### 2. Definitions

**Agreement** – this Direct Debit Service Agreement between You and Us.

**Business Day** – a day other than a Saturday, Sunday, or a Public Holiday in the state of Victoria, Australia.

**Debit Day** – the day We have advised that Your Direct Debit will be processed based on the Fee Payment Option You have selected.

**Debit Payment** – a particular transaction where a debit is made.

**Direct Debit Request** – the Direct Debit Request between You and Us.

**Us or We** – Heathdale Christian College – Debit User ID No. 153322.

**You or Your** – the person or persons who signed the Direct Debit Agreement.

**Your Account** – the account held at Your Financial Institution from which We are authorised to arrange for funds to be debited.

**Your Financial Institution** – the financial institution where Your account is held.

### 3. Debiting Your Account

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 You and Us.



We will only arrange for funds to be debited from Your Account as authorised in the Direct Debit Request or under clause 6 of this Agreement.

If the Debit Day falls on a day that is not a Business Day, We may direct Your Financial Institution to debit Your Account on the following Business Day. If You are unsure about which day Your Account will be debited, You should ask Us to confirm this either by emailing Us at [accountsreceivable@heathdale.vic.edu.au](mailto:accountsreceivable@heathdale.vic.edu.au) or phoning Us on (03) 9749 1522 and asking to speak to Accounts Receivable.

#### **4. Changes by Us**

We may vary any details of this Agreement or a Direct Debit Request at any time by giving You at least fourteen (14) days-notice in writing.

#### **5. Changes by You**

If You wish to stop or defer a Debit Payment, or terminate this Agreement, You must notify Us in writing to [accountsreceivable@heathdale.vic.edu.au](mailto:accountsreceivable@heathdale.vic.edu.au) at least three (3) Business Days prior to the next Debit Day.

#### **6. Your Obligations**

You must ensure there are sufficient cleared funds available in Your Account by the due date to allow a Debit Payment to be made in accordance with the Direct Debit Request and this Agreement.

If there are insufficient cleared funds in Your Account to meet a Debit Payment, then both Your Financial Institution and We may charge You additional administration or dishonoured payment fees.

You authorise Us to resubmit any request to Your Financial Institution to attempt to debit Your account every two (2) days, for a maximum of three (3) attempts, until sufficient cleared funds are available in Your Account for Us to process the Debit Payment, or You must arrange for payment to be made by another method.

You should check Your account statement to verify that the amounts debited from Your Account are correct.

#### **7. Dispute**

If You believe that there is an error in debiting Your Account, You should notify Us directly by telephoning (03) 9749 1522, asking for Accounts Receivable. You should also confirm that notice in writing to [accountsreceivable@heathdale.vic.edu.au](mailto:accountsreceivable@heathdale.vic.edu.au) as soon as possible so We can resolve Your query more quickly.

If We conclude, as a result of our investigations, that Your Account has been incorrectly debited, We will respond to Your query by reversing any incorrect transactions, including fees, accordingly. We will notify You in writing of the amount Your Account has been adjusted.



If We conclude, as a result of our investigations, that Your Account has been correctly debited, We will respond to Your query by providing You with reasons and any evidence for this finding.

## **8. Accounts**

Before completing Your Direct Debit Request, You should check:

- Your Financial Institution allows direct debiting from Your Account, as direct debiting is not available from all account types
- Your Account details which You have provided to Us are correct

Additionally, You need to remember to update Us of any changes to Your Account to ensure there are no issues with any Debit Payments.

## **9. Confidentiality**

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, make no unauthorised use, including reproduction or disclosure of that information.

We will only disclose information that We have about You:

- To the extent specifically required by law; or
- For the purposes of this Agreement (including disclosing information in connection with any query or claim)

## **10. Replacement of Previous Agreements**

This Agreement supersedes and replaces all prior Direct Debit Service Agreements relating to Heathdale Christian College, including any contract or other financial accommodation referred to in the Direct Debit Request.

Any such previous Agreements have no further effect in relation to arrangements to which the Direct Debit Request applies.

## **11. Notice**

If You wish to notify Us in writing about anything relating to this Agreement, You should write to Us at either:

P.O. Box 1042  
Werribee Plaza  
VIC 3030

OR

Email Us at [accountsreceivable@heathdale.vic.edu.au](mailto:accountsreceivable@heathdale.vic.edu.au)