

# DIRECT DEBIT AND CREDIT CARD REGULAR PAYMENT REQUEST

Request and authority to debit the account or debit the credit card account named below to pay St Francis Xavier's Regional Catholic School

Name	
Address	
Email	Telephone
Please complete either Section A or B below.	
SECTION A: Cheque or Savings Account DDR	
Request and Authority to debit	We/I request and authorise Catholic Church Endowment Society Inc Debit User ID 113325 to arrange for any amount Catholic Church Endowment Society Inc may debit or charge you to be debited through the Bulk Electronic Clearing system from an account held at the financial institution identified below subject to the terms and conditions of the Direct Debit Request Service Agreement (and any further instructions provided below).
Insert details of cheque	Name on Account
or savings account to be debited	Financial Institution
	BSB number
	Account number
Acknowledgement	By signing this Direct Debit Request, you acknowledge having read and understood the terms and conditions governing the debit arrangements between you and Catholic Church Endowment Society Inc. as set out in this request and in your Direct Debit Request Service Agreement.
SECTION B: Credit Card Account CCR	
Insert details of credit card account to be debited	Name of cardholder
	Type of credit card Mastercard / Visa / AMEX
	Account number
	□ Expiry Date   <u> </u>  - -
PAYMENT DETAILS	
Debit Frequency	☐ The first debit may be made on / / and at weekly / fortnightly / monthly / termly intervals after that.
Debit Amount	☐ The amount to be debited each time is \$   _   _   _   -   _   or as amended in accordance with written instructions provided by you.
Debit End Date	This authority will remain in place until / / (or) until further notice by written request to cancel/suspend payments is provided by you.
Signing Authority	Signature
	Print Name        //           Date        //         Child's Name





## **Direct Debit Request Service Agreement**

#### **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.

business 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 Catholic Church Endowment Society Inc.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 business day, we may direct your financial institution to debit your account on the previous business 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 thirty (30) days' written notice.
- 3. Changes by you
- 3.1 Subject to 3.2 and 3.3, *you* may change the arrangements under a *direct debit request* by contacting *us* on (08) 8210 8156
- 3.2 If *you* wish to stop or defer a *debit payment you* must notify us in writing at least 28 days before the next *debit day*. This notice should be given to *us* in the first instance.
- 3.3 You may also cancel your authority for us to debit your account at any time by giving us 7 days notice in writing before the next debit day. This notice should be given to us in the first instance. You can also contact your own financial institution, which act promptly on your instructions.

### 4. Your obligations

- 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*:
  - (a) you may be charged a fee and/or interest by your financial institution;
  - (b) you may also incur fees or charges imposed or incurred by us; and
  - (c) 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

#### 5 Dispute 5.1 If you believe that there has been an error in debiting your account, you should notify us directly on (08) 8210 8211 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* guery by providing *you* with reasons and any evidence for this finding. 5.4 Any queries you may have about an error made in debiting your account should be directed to us in the first instance so that we can attempt to resolve the matter between us and you. If we cannot resolve the matter you can still refer it to your financial institution which will obtain details from you of the disputed transaction and may lodge a claim on your behalf. 6. Accounts You should check: with your financial institution whether direct debiting is available from your account as direct (a) debiting is not available on all accounts offered by financial institutions. your account details which you have provided to us are correct by checking them against a (b) recent account statement; and with your financial institution before completing the direct debit request if you have any (c) 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: (a) to the extent specifically required by law; or for the purposes of this agreement (including disclosing information in connection with any (b) 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: Catholic Church Endowment Society Inc., PO Box 1364, ADELAIDE SA 5001 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 two business days after it is posted.