



# ST. ALOYSIUS

CATHOLIC COLLEGE

## Credit Card Continuing Debit Authority

Name: .....

Address: .....  
.....

Family No  
.....  
office use only

### New credit card contribution details

Please place a tick in the box and fill out card details below.

Please debit my Mastercard/Visa card account on 15th day of each month for the agreed sum being the full amount of my/our College Tuition/Levy for the year that will be debited over 10 equal monthly \*payments commencing 15th February annually

Card Number

Type of card Visa  Mastercard

Expiry date:...../.....

\* Nominated amount other than standard monthly instalment \$

Signature:.....

By signing this direct debit authority you acknowledge that you've read and understood the terms and conditions governing the debit arrangements between you and us as set out in this Credit Card Debit Agreement.

### Alteration to credit card contribution

Please cancel my credit card contribution

effective date \_\_\_\_\_

Please alter the amount of my contribution

from \$ \_\_\_\_\_ to \$ \_\_\_\_\_

Please alter the frequency of my contribution

from \_\_\_\_\_ to \_\_\_\_\_

Please alter the expiry date

from \_\_\_\_\_ to \_\_\_\_\_

Please alter the card number

New Card Number

Type of card Visa  Mastercard

Expiry date:...../.....

Signature:.....

# DIRECT DEBIT AGREEMENT - CREDIT CARD

## 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 Credit Card Debit 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 St Aloysius Catholic College ABN 41 300 940 448 you have authorised by signing a direct debit request.

**you** means the parent/guardian 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 nominated Credit Card 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 debit your account on the prior business day.

## 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 14 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 at the College office.

3.2 If you wish to stop or defer a debit payment you must notify us in writing at least 14 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 14 days notice in writing before the next debit day. This notice should be given to us in the first instance.

## 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:

(a) you may incur fees or charges imposed or incurred by us; and

(b) 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 03 6229 0100 then confirm that notice in writing with us as soon as possible so that we can resolve your query

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 to adjust your account 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.

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.

## 6 Accounts

6.1 You should check:

(a) 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;

(b) your account details which you have provided to us are correct by checking them against a recent account statement; and

(c) with your financial institution before completing the direct debit request if you have any queries about how to complete this direct debit authority.

## 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

(b) for the purposes of this agreement (including disclosing information in connection with any query or claim).