



LOURDES HILL COLLEGE
A School of Good Samaritan Education

INFORMATION SHEET

REVISED DIRECT DEBIT ARRANGEMENTS **Commencing 2019**

Lourdes Hill College offers a flexible direct debit payment plan arrangement to all families. For 2019 and beyond, changes have been introduced by the **Archdiocesan Development Fund (ADF)** to make this Direct Debit process more streamlined and convenient.

As you will note the Direct Debit Request (DDR) Form now has 'Until Further Notice' pre-populated in the "End Date" field. This change **allows you to only have to complete the one DDR Form for the duration of your daughter/s enrolment, instead of needing to complete a new DDR Form each year** (as has been previously required).

Please take the time to review the updated Direct Debit Service Agreement which can be found on page 2 of the Direct Debit Request form.

As outlined in our Ready Reckoner, for 2019 the College offers the following payment frequencies for Direct Debit payment plans between February and November each year.

- Option 1: Weekly – total payment amount allocated over 44 weekly instalments
- Option 2: Fortnightly – total payment amount allocated over 22 fortnightly instalments
- Option 3: Monthly – total payment amount allocated over 10 monthly instalments
- Option 4: Quarterly – total payment amount allocated over 4 monthly instalments

Under the new Direct Debit Service Agreement, the 'Until Further Notice' end date, allows the College to automatically apply the required End Date, as listed on the Ready Reckoner, and then rollover your Direct Debit authorisation to future years.

At the beginning of 2020 (and all subsequent years) the College will simply email you to advise your new instalment amount for the coming year as well as your proposed commencement and finish dates. At that time you will have the option to accept this arrangement, modify the proposed dates, or choose to cancel the Direct Debit and adopt an alternate arrangement for that year.

As outlined in the attached Information Package, if you wish to remit your fees via Direct Debit in 2019, please complete DDR Form needs to be printed, signed and returned to the school via email or post.

Please note that any families who are presently on a current direct debit plan with no end date can continue with their payment plan but are requested to complete the new Direct Debit Request Form.

If you have any queries regarding the new direct debit process, please contact Nicole Conway, Fees Coordinator on 3399 0411 or email fees@lhc.qld.edu.au.



ARCHDIOCESAN
DEVELOPMENT
FUND

DIRECT DEBIT REQUEST (DDR) AND AGREEMENT

Action (Please tick): New request Alteration Cancellation

Student/s Name/s: _____

SECTION 1 – DETAILS OF ACCOUNT AUTHORITY

I/We (Name of Customer/s): _____

Authorise the: **ARCHDIOCESAN DEVELOPMENT FUND** APCA User ID Number: **062782**

To arrange for funds to be debited from my/our account at the Financial Institution identified below and as prescribed below through the Bulk Electronic Clearing System (BECS). This authorisation is to remain in force in accordance with the terms described in the Direct Debit Service Agreement (see over page).

SECTION 2 – DETAILS OF ACCOUNT TO BE DEBITED (ALL DETAILS MUST BE SUPPLIED)

Name of Financial Institution: _____ Branch Location: _____

BSB No.: _____ Account No.: _____

Account Name: _____

SECTION 3 – PAYMENT DETAILS (PLEASE ALLOW 3 WORKING DAYS FOR PROCESSING)

I/We request that you debit my/our account in accordance with this Agreement and subject to one or more of the following conditions:

Payment Frequency (Please tick): Weekly Fortnightly Monthly Quarterly Once only

Number of Instalments per year: _____ Start Payment Date (dd/mm/yy): ____/____/____

Amount of: \$ _____ UNTIL FURTHER NOTICE SCHOOL USE ONLY A#Number: _____

Please debit my/our nominated bank account with any charges/tuition fees as per my/our annual fee account including any miscellaneous charges appearing during the year. I/We understand that this amount may change from time to time and that the School will provide me/us written notice of any changes at least 14 days prior to the changes coming into effect.

SECTION 4 – AUTHORITY

I/We acknowledge that I/we have read and understood all terms and conditions as outlined in the Direct Debit Service Agreement (Please tick):

Signature of Customer: _____ Signature of Customer: _____

Date: ____/____/20____ Date: ____/____/20____

Credit ADF A/C:: **870 16 LOU** OFFICE USE ONLY School Reference Code: _____



DIRECT DEBIT SERVICE AGREEMENT - SCHOOLS

1. DEBITING YOUR NOMINATED ACCOUNT

- 1.1. The Archdiocesan Development Fund (ADF), on behalf of your School, undertakes to debit your account on the nominated day each period as per the information provided. Please note the ADF will not issue billing advices to you. Confirmation that the debit has occurred will be evidenced by the debit entry to your nominated financial institution account.
- 1.2. When the due date for payment falls on a day which is not a Business Day the Debit will be processed by the ADF on the prior available Business Day. In the event that the due date for payment is the last day of the month and that the day is not a business day, the Debit will be processed by the ADF on the last business day of the month. If you are uncertain when the Debit will be processed to your account, please enquire directly with your Financial Institution.
- 1.3. If the Debit is returned unpaid by your Financial Institution four (4) times in a calendar year, we will cancel the Agreement and notify the School who will contact you directly.
- 1.4. This Direct Debit Authority remains in place and current unless one of the following conditions has been met.
 - i) the payment of all outstanding amounts with the School;
 - ii) the end date specified has passed;
 - iii) the debit has been returned unpaid by your Financial Institution four(4) times in a calendar year;
 - iv) you request that the Debit Authority be cancelled either by contacting your School or Financial Institution.

2. CHANGES BY US

- 2.1. The ADF will supply you through the School, in writing with 14 days notice if we change any of the terms of this Agreement or Direct Debit Request, including but not limited to:
 - i) the direct debit amount
 - ii) the direct debit due date
 - iii) the direct debit payment frequency.
- 2.2. In the event of any change in the charges for these goods/services, the ADF may alter the amount of your direct debit from the appropriate date in accordance with such change as advised by your School from time to time.
- 2.3. If the Debit is returned unpaid by your Financial Institution four (4) times in a calendar year, we will cancel the Agreement and notify the School who will contact you directly.

3. CHANGES BY YOU

- 3.1. You may cancel, request deferment of, or alteration to your authority for us to debit the nominated account by advising your School in writing at least three (3) business days before the due date of the next debit. The School will then provide these details to the ADF for processing.
- 3.2. You can also temporarily suspend or cancel your direct debit arrangement by contacting your Financial Institution.

4. DISPUTES

- 4.1. If you believe there has been an error in debiting your account or you wish to dispute a transaction, you should notify your School in the first instance. The School will then provide this information to the ADF who will investigate your claim and then liaise directly with you to achieve a resolution satisfactory to both the ADF and you.
- 4.2. Alternatively you can contact your Financial Institution who may lodge a claim on your behalf.

5. YOUR OBLIGATIONS

- 5.1. Direct Debiting is not available on all bank accounts. You will need to check with your Financial Institution if you are uncertain whether your account is suitable for direct debiting. Credit Cards and some passbook accounts are not suitable for Direct Debits.
- 5.2. You should check your account details against a recent statement from your Financial Institution to ensure their correctness. If uncertain, check with your Financial Institution before completing the Direct Debit Request.
- 5.3. It is your responsibility to ensure that there are sufficient cleared funds available in your nominated account to allow a debit payment to be made. If there are insufficient funds in your nominated account:
 - i) The payment will be rejected and returned as unpaid to the ADF;
 - ii) The School will be advised by us of the rejected debit and they will contact you directly;
 - iii) The School will debit any processing charges incurred by the ADF;
 - iv) You may be charged a dishonour fee by your Financial Institution

6. CONFIDENTIALITY

- 6.1. Details of Customer records and account details will be kept in confidence and accessed only for the purpose of processing the Direct Debit Request. Please note we may be required to provide information to your Financial Institution in the case of a query or claim of wrongful debit.
- 6.2. The ADF collects personal information directly from you for the purposes of providing the direct debit facility, including the processing of payments, transactions and managing accounts. If the personal information you provide is incomplete or inaccurate, we may not be able to provide you with this service.
- 6.3. The ADF collects, holds, uses and discloses personal information about you. The ADF may disclose personal information about you to your School, agencies within the Archdiocese, and external third parties, including other financial institutions that assist the ADF in providing this service. The ADF does not disclose personal information overseas, but the ADF may engage with third parties who use service providers with overseas infrastructure.
- 6.4. Our Privacy Policy (available on our website or on request) sets out how you can access and ask for correction of your personal information, how you can complain about privacy-related matters and how we respond to complaints. Contact details: Privacy Officer, GPO Box 282, Brisbane, Queensland, 4001. Email: privacyofficer@bne.catholic.net.au, telephone +61 7 3324 3579.

7. DEFINITIONS

Nominated Account means the account held at your financial institution from which we are authorised to debit funds.

Financial Institution is the financial institution where you hold the account that you have authorised us to arrange to debit.

Business Day means a day other than a Saturday or a Sunday or a listed public holiday in Queensland.

Us, We Our means the Archdiocesan Development Fund (ADF).

I, You and Your means the customer(s) who signed the Direct Debit Request.

Your School and the School means the school that your direct debit request is set up through and where your payment is being made to.

ADF means the Archdiocesan Development Fund

