

**DIRECT DEBIT REQUEST SERVICE
AGREEMENT
(For Paying School Fees Electronically)**

Definitions

Account: *The account held at your financial institution from which funds are debited.*

Agreement: *This Direct Debit Request Service Agreement between you and us.*

Business Day: *Any day other than a Saturday, Sunday, or public holiday in Australia.*

Debit Day: *The day payment is due.*

Debit Payment: *A transaction where a debit is made.*

Direct Debit Request: *The request between us and you.*

Us/We: *Frederick Irwin Anglican School (FIAS).*

You: *The customer who signed the direct debit request.*

Your Financial Institution: *The bank where your account is held.*

1. DEBITING YOUR ACCOUNT

- 1.1 *By signing the direct debit request, you authorise us to debit your account.*
- 1.2 *Debits will occur as authorised in the request.*
- 1.3 *If the debit day is not a business day, the debit will occur on the preceding business day.*
- 1.4 *If unsure about the debit day, consult your financial institution.*

2. CHANGES BY US

- 2.1 *We may vary any details of this agreement or a direct debit request with at least five business days' written notice.*

3. CHANGES BY YOU

- 3.1 *You may change the arrangements by contacting the Finance Department in the School.*
- 3.2 *To stop or defer a payment, notify the school in writing at least five business days before the next debit day.*
- 3.3 *You can cancel the debit authority with five business days' written notice.*

4. YOUR OBLIGATIONS

- 4.1 *Ensure sufficient funds are available in your account.*
- 4.2 *If funds are insufficient your financial institution may charge a fee and/or interest.*
- 4.3 *You may incur fees or charges from us.*
- 4.4 *Arrange for the debit payment by another method or ensure sufficient funds are available by an agreed time.*
- 4.5 *Verify debited amounts on your account statement.*
- 4.6 *Check with your financial institution if direct debiting is available for your account.*
- 4.7 *Ensure your account details are correct.*

5. DISPUTE RESOLUTION

- 5.1 *If there's an error in debiting your account, notify the school immediately and confirm via email.*

6. CONFIDENTIALITY

- 6.1 *We will make reasonable efforts to keep any confidential information that we have about you secure to ensure that any access to this information does not lead to unauthorised use, modification, reproduction or disclosure of that information.*
- 6.2 *Information will only be disclosed as required by law or for the purposes of this agreement.*

7. NOTICE

- 7.1 *Contact the School in writing via email for any agreement-related matters.*
- 7.2 *The school will notify you by sending an email to the address you have given us in the direct debit request.*