



Customer Credit Card Service Agreement

In respect of the Direct Debit Request (DDR) arrangements made between St Mark's Anglican Community School, ID 124374, and you, this document outlines

- Our commitment to you
- Your rights & your responsibilities to us
- Where to go for assistance

ST MARK'S COMMITMENT TO YOU

INITIAL TERMS OF THE ARRANGEMENTS

In terms of the CCPR arrangements made between us and signed by you, we undertake to periodically debit your nominated credit card for the agreed amount for school fees.

DRAWING ARRANGEMENTS

- The first drawing under this CCPR will occur on the date that the next instalment is due.
- Your 2026 school fee account will be forwarded to you in the usual way at the beginning of the school year so you are aware of what funds will need to be in your account on the date fees are due.
- We will give you at least 14 days notice (in writing) when changes to the initial terms of the arrangement are made.
- All drawings will take place on a business day.
- Drawings will continue for the term specified or until you advise us, in writing, to cease, or until your children leave St Mark's and all fees are paid.

YOUR RIGHTS

CHANGES TO THE ARRANGEMENTS

If you wish to make changes to the credit card arrangements, please provide written notification to the Family Accounts Officer at familyaccounts@stmarks.wa.edu.au or phone 9403 1338.

These changes may include:

- stopping an individual debit; or
- deferring the drawing; or
- altering the schedule; or
- suspending the CCPR; or
- cancelling the CCPR completely.

ENQUIRIES

Direct all enquiries to the St Mark's Family Accounts Officer by emailing familyaccounts@stmarks.wa.edu.au or phoning 9403 1338, rather than your financial institution.

All personal customer information held by us will be kept confidential except that information provided to our financial institution to initiate the drawing to your nominated account.

DISPUTES

- If you believe that a drawing has been initiated incorrectly, please phone the Family Accounts Officer.
 - If you do not receive a satisfactory response to your dispute from St Mark's, contact your financial institution who will provide you with a response to your claim:
 - within 7 business days (for claims lodged within 12 months of the disputed drawing) or
 - within 30 business days (for claims lodged more than 12 months after the disputed drawing).
 - You will receive a refund of the drawing amount if we cannot substantiate the reason for the drawing.
- Note:** Contact us to resolve your disputed drawing prior to involving your financial institution.

YOUR COMMITMENT TO US

IT IS YOUR RESPONSIBILITY TO ENSURE THAT:

- that on the drawing date there is sufficient credit limit available for the nominated credit card; and
- that you advise us if the nominated credit card expires or is closed.

If your drawing is returned or dishonoured by your financial institution, you will be notified by St Mark's and payment by EFTPOS or an alternative credit card will be required. We will pass on to you any fees or charges incurred by us as the result of the return of the drawing.