



## CUSTOMER DIRECT DEBIT REQUEST SERVICE AGREEMENT 2021

This document outlines our service commitment to you, in respect of the Direct Debit Request (DDR) arrangements made between The Uniting Church in Australia Property Trust (Q.) (User ID 362 257), and you. It sets out your rights, our commitment to you and your responsibilities to us together with where you should go for assistance.

### OUR COMMITMENT TO YOU

#### Initial terms of the arrangement

In terms of the Direct Debit Request arrangements made between us and signed by you, we undertake to periodically debit your nominated account for the agreed amount for School Fees.

#### Drawing arrangements

- The first drawing under this Direct Debit arrangement will occur on the date as indicated on your Direct Debit Request form.
- To ensure that your direct debit authority has been received by the College Finance Office, please check that your direct debit has been processed from your bank account or credit card on the first scheduled date.
- In the event that our financial institutions online site is not available to process the direct debits, the direct debit will be debited to your account on the next business day following the scheduled drawing date.
- If you wish to discuss any changes to the initial terms, please contact the Finance Office by Telephone (07 3491 5555) or email (finance@thelakes.qld.edu.au).

### YOUR RIGHTS

#### Changes to the arrangement

If you need to make changes to the drawing arrangements, please contact the Finance Office. Changes will only take effect after authorised instructions are received.

These changes may include:

- modifying the debit; or
- updating bank or credit card account details,
- including new expiry dates; or
- deferring the drawing; or
- altering the schedule; or
- stopping an individual debit; or
- canceling the DDR completely; or
- suspending the DDR.

**\*\*\* Any of the above changes require a period of notice of at least 3 working days. \*\*\***

#### Enquiries

Direct all enquiries to the Finance Office, rather than to your financial institution relating to changes to your arrangement. Changes should be submitted at least 3 working days prior to the next scheduled drawing date. All communication addressed to the College should include your parent account reference and the date the change is to be effective. All personal customer information held by us will be kept confidential except for the 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, we recommend that you contact the Finance Office during business hours to investigate.
- If you are not satisfied with our response to your dispute, contact your financial institution who will respond 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 can not substantiate the reason for the drawing.

*Note: Your financial institution will ask you to contact us to resolve your disputed drawing prior to involving them.*

### YOUR COMMITMENT TO US

It is your responsibility to ensure that:

- your nominated account can accept direct debits (your financial institution can confirm this); and the authorisation given to draw on the nominated account is identical to the account signing instruction held by the financial institution where the account is based.
- that on the drawing date and/or the following business day that there is sufficient cleared funds in the nominated account; and
- that you advise us if the nominated account is transferred or closed.
- You arrange a suitable alternative payment method should you wish to cancel the direct debit arrangement.

If your drawing is returned or dishonoured by your financial institution, we will automatically add to your school fee account the dishonoured payment amount, plus an administration charge of \$9.00. Any transaction fees payable by us in respect of the above will also be added to your account.