



ST MUNCHIN'S CATHOLIC SCHOOL
PARENT HANDBOOK

Direct Debit Request

Request and Authority to debit the account named below to pay
St Munchin's Catholic School

**1 Isdell Place
GOSNELLS WA 6110**

Request and Authority to debit	Your Surname or company name _____ Your Given names or ABN/ARBN _____ "you" request and authorise St. Munchin's Catholic School User ID 375207 to arrange, through its own financial institution, a debit to your nominated account any amount St Munchin's Catholic School , has deemed payable by <i>you</i> . This debit or charge will be made through the Bulk Electronic Clearing System (BECS) from <i>your</i> account held at the financial institution you have nominated below and will be subject to the terms and conditions of the Direct Debit Request Service Agreement
Insert the name and address of financial institution at which account is held	Financial institution name _____
Insert details of account to be debited	Address _____ Name/s on account _____ BSB number (Must be 6 Digits) _ _ _ _ _ - _ _ _ _ _ Account number _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _
Frequency of Debits	Maxium amount () The first debit may be made on ___/___/___ and weekly / fortnightly / monthly / quarterly / half yearly intervals thereafter, with the final payment date ___/___/___ . (optional)
Acknowledgment	ng By <i>signing</i> and/or providing us with a <i>valid instruction</i> in respect to your Direct Debit Request, you have understood and agreed to the terms and conditions governing the debit arrangements between you and St Munchin's Catholic School as set out in this Request and in your Direct Debit Request Service Agreement.
Signature and Address	Name _____ Date ___/___/___ Signature _____ Address _____ _____



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Direct Debit Request Service Agreement

The following is your Direct Debit Service Agreement with **St Munchin's Catholic School ABN 95439923 918**. The agreement is designed to explain what your obligations are when undertaking a Direct Debit arrangement with us. It also details what our obligations are to you as your Direct Debit Provider.

We recommend you keep this agreement in a safe place for future reference. It forms part of the terms and conditions of your Direct Debit Request (DDR) and should be read in conjunction with your DDR form.

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

banking 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 Munchin's Catholic School User ID 375207**, (the Debit User) *you* have authorised by requesting a *Direct Debit Request*.

you means the customer who has signed or authorised by other means the *Direct Debit Request*.

your financial institution means the financial institution nominated by *you* on the DDR at which the *account* is maintained.

1. Debiting your account

By signing a *Direct Debit Request* or by providing *us* with a valid instruction, *you* have authorised *us* to arrange for funds to be debited from *your 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*.

or

We will only arrange for funds to be debited from *your account* if we;

Have sent to the address nominated by *you* in the *Direct Debit Request*, a billing advice which specifies the amount payable by *you to us* and when it is due.

1.3 If the *debit day* falls on a day that is not a *banking day*, we may direct *your financial institution* to debit *your account* on the following *banking day*. If *you* are unsure about which day *your account* has or will be debited *you* should ask *your financial institution*.

2. Amendments by us

We may vary any details of this *agreement* or a *Direct Debit Request* at any time by giving *you* at least fourteen (14) days written notice.

3. Amendments by you

You may change, stop or defer a debit payment, or terminate this agreement by providing *us* with at least fourteen (14 days) notification by writing to:

St Munchin's Catholic School
Isdell Place GOSNELLS WA
6110

or

by telephoning *us* on **9234 7555** during business hours;

or

By arranging it through your own financial institution.



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4. Your obligations

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 be charged a fee and/or interest by *your financial institution*;
- (b) *you* may also incur fees or charges imposed or incurred by *us*;
- (c) *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

4.4 If **St Munchin's Catholic School** is liable to pay goods and services tax ("GST") on a supply made in connection with this *agreement*, then *you* agree to pay **St Munchin's Catholic School** on demand an amount equal to the consideration payable for the supply multiplied by the prevailing GST rate.

5. Dispute

If you believe that there has been an error in debiting *your account*, *you* should notify us directly on **9398 1233** and confirm that notice in writing with us as soon as possible so that we can resolve your query more quickly. Alternatively you can take it up with your financial institution direct.

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 for *your financial institution* to adjust *your* account (including interest and charges) 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 in writing.

6. Accounts

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 the *Direct Debit Request*.

7. Confidentiality

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).

8. Notice

8.1 If *you* wish to notify *us* in writing about anything relating to this *agreement*, *you* should write to the principal, **Mr Rob Romeo**, St Munchin's Catholic School PO Box 172 Gosnells 6990

8.2 *We* will notify *you* by sending a notice in the ordinary post to the address *you* have given *us* in the *Direct Debit Request*.

8.3 Any notice will be deemed to have been received on the third *banking* day after posting



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National Australia Bank Limited
ABN 12 004044937

DDR Claims Contact Form

Instructions: Please complete the contact details for the DDR Claims Contact person/area in your organisation and return a copy of this form to the National, with your other DDR Documentation.

The DDR Claims Contact person/area will be responsible for responding to a DDR Claim query received from the National. The National may contact this DDR Claims person/area to request a copy of a customer's DDR if the customer has taken a claim to their financial institution.

The DDR Claims Contact must respond to the National with a copy of the customer's DDR within two (2) business days, or your organisation may be liable for the disputed amount.

DDR Claims Contact Details

Please record our DDR Claims Contact details as:

Registered company name St Munchin's Catholic School	
Debit User Identification Number 375207	
DDR Claims Contact Mr Rob Romeo	Telephone number 9398 1233
Email address admin@stmunchins.wa.edu.au	Fax Number 9398 1581

If the details of your organisation's DDR Contact change, you should immediately advise the National by completing the form below and faxing it to the number shown.

DDR Claims Contact – Amendment Advice

Attention National Australia Bank Limited
DDR Claims Centre
Fax 03 8641 4921

Please be advised that our DDR Claims Contact details have changed; the new details are:

Registered company name	
Debit User Identification Number	
DDR Claims Contact	Telephone number
Email address	Fax Number