

## **Direct Debit Request (DDR) Service Agreement Terms and Conditions**

### **Our commitment to you**

This document outlines our service commitment to you, in respect of the Direct Debit Request (DDR) arrangements made between Emmaus College ABN 78 693 629 425 (User ID 460555) and you. Direct Debit arrangements pertain to requests to deduct money from your financial institution account. 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.

### **Drawing arrangements**

This debit will be made through the Bulk Electronic Clearing System (BECS) from your account held at your nominated financial institution and will be subject to the terms and conditions of the Direct Debit Request Service Agreement.

- The first drawing under this Direct Debit arrangement will occur on the nominated date.
- We will only arrange for funds to be debited from your account as authorised in the Direct Debit Request.
- 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.
- 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 to the address you have given us in the Direct Debit Request.
- We will only disclose information that we have about you to the extent specifically required by law; or for the purposes of this agreement (including disclosing information in connection with any query or claim).
- We will keep any information (including your account details) in your Direct Debit Request confidential.
- Credit Card transactions are made via NAB Transact which is PCI (Payment Card Industry) Compliant.

### **Your rights**

Changes to the arrangement

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

- Telephoning us on 9845 3216 during business hours.
- Email: [accounts.department@emmaus.vic.edu.au](mailto:accounts.department@emmaus.vic.edu.au)
- By arrangement through your own financial institution.

### **Enquiries**

You may enquire about anything relating to your Direct Debit arrangement by contacting us on 9845 3216.

You should check your account statement to verify that the amounts debited from your account are correct.

If you believe that there has been an error in debiting your account, you should notify us directly on 9845 3216 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.

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.

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.

### **Your commitment to us**

It is your responsibility to ensure that:

- Your nominated account can accept direct debits (your financial institution can confirm this).
- Your account details which you have provided to us are correct.
- There are sufficient clear funds available in your account to allow a debit payment to be made in accordance with the Direct Debit Request.

If there are insufficient clear funds in your account to meet a debit payment you may be charged a fee and/or interest by your financial institution. You may also incur fees or charges imposed or incurred by us; and 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.