



KINGSWAY
CHRISTIAN COLLEGE

DIRECT DEBIT
SERVICE
AGREEMENT
2022

FEE PAYMENT AGREEMENT

Families who are unable to pay their fees in full by the end of the first week of each new term are required to pay via Direct Debit through a cheque account, savings account or by credit card.

HOW DOES A DIRECT DEBIT WORK?

Families paying via Direct Debit can pay weekly, fortnightly, monthly, termly or annually. The College calculates your fees for the whole school year and divides this figure by the appropriate number of payments. This amount is then automatically deducted from your cheque or savings account.

Monthly Direct Debits are deducted on the 28th of each month unless the 28th falls on a non-business day in which case the payment will be deducted on the next business day. Other Direct Debits are always processed on a Thursday throughout the year including school holidays. If the Thursday is a public holiday, the Direct Debit will be made on the next business day.

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 written, verbal or online request between us and you to debit funds from your account.
- Us or we means Kingsway Christian College User ID 618 493, ABN 77 286 372 776, you have authorised by requesting a Direct Debit Request.
- You means the customer who has authorised the Direct Debit Request.
- Your financial institution means the financial institution at which you hold the account is maintained you have authorised us to debit.

WHAT HAPPENS WHEN A DIRECT DEBIT IS DISHONOURED?

If a Direct Debit has been dishonoured, you will be requested to cover the amount of the payment by either paying in cash, cheque or credit card directly to the Finance Department. Otherwise, this will result in an increase in the regular Direct Debit payment.

The College reserves the right to increase the amount of direct debit in the event of the following:

- Increase in fees
- Default in payment
- If the current direct debit arrangement is below the amount required to clear fees by year end. For further information about paying your school fees please contact our Finance Department staff.

DRAWINGS OVER THE CHRISTMAS PERIOD

We will continue to process Direct Debits over the Christmas break unless you specifically request us in writing by 2nd December 2022 to stop your Direct Debit payment. If these drawings place your account in credit, this will be applied to the whole annual bill in the following year. Please note, we cannot apply these credits to a particular payment / instalment.

Our commitment to you

This document outlines our service commitment to you, in respect of the Direct Debit Request (DDR) arrangements made between and you. It sets out your rights, our commitment to you and your responsibilities to us together with where you should go for assistance.

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 the payment of school fees.

DRAWING ARRANGEMENTS

- The first drawing under this Direct Debit arrangement will occur on the commencement date as specified on the Direct Debit Request form.
- If any drawing falls due on a non-business day, it will be debited to your account on the next business day following the scheduled drawing date.
- In the event of an incorrect debit, we will inform you and make the necessary arrangements to adjust your account.
- If you wish to discuss any changes to the initial terms, you can contact the Finance Department by phoning (08) 9302 8777 or by speaking with a Finance Department Officer at the College office.

YOUR RIGHTS

CHANGES TO THE ARRANGEMENT

If you want to make changes to the drawing arrangements, please contact us two days in advance (during school term only), by letter or e-mail (schoolfees@kcc.wa.edu.au) addressed to the attention of the Finance Department. These changes may include:

- Deferring the drawing; or
- Altering the schedule; or
- Stopping an individual debit; or
- Suspending the DDR; or
- Cancelling the DDR completely.

FEES AND CHARGES

Kingsway Christian College does not charge transaction fees on your direct debit payments. However you will incur a dishonour fee as charged by your bank should the payment request be processed against insufficient funds.

ENQUIRIES

Direct all enquiries to us, rather than to your financial institution. These should be made at least two working days prior to the next scheduled drawing date during school term. If you require any change to your payment agreement during school holidays, you will need to inform the Finance Department in writing (schoolfees@kcc.wa.edu.au) by the last week of the school term at the latest. All communication addressed to us should include your customer reference code.

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, we encourage you to take the matter up directly with us by contacting our Finance Department section during normal business hours.
- If you do not receive a satisfactory response from us to your dispute, contact your financial institution who will respond to you with an answer 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: 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
- that on the drawing date there is sufficient cleared funds in the nominated account; and
- that you advise us if the nominated account is transferred or closed.

2022 PAYMENT SCHEDULE

Direct Debit payments are processed weekly on a Thursday. Please refer to the payment schedule on page 5 should you need to make any change to your payment arrangement.

DIRECT DEBIT REQUEST



I/We request Kingsway Christian College User ID 618 493, ABN 77 286 372 776 to arrange a debit from my/our nominated account to pay for College Fees. This debit will be arranged through the Bulk Electronic Clearing System Framework (BECS) from your nominated account and will be subject to the terms and conditions of the Direct Debit Service Agreement.

REQUEST AND AUTHORITY TO DEBIT

Surname	
Given Names	
KCC Parent Code	
Address	
	Postcode

YOUR ACCOUNT TO BE DEBITED

ACCOUNT

Name/s on account																	
Financial Institution Name																	
BSB number (must be 6 digits)	<table border="1"><tr><td></td><td></td><td></td><td>/</td><td></td><td></td></tr></table>				/												
			/														
Account number	<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>																

OR

CREDIT CARD (No surcharge fee, Mastercard and Visa only)

Credit Card Number	<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>																				
Expiry Date	<table border="1"><tr><td></td><td></td><td>/</td><td></td><td></td></tr></table>			/																	
		/																			
Cardholder Name																					
Financial Institution Name																					

Any amount Kingsway Christian College has deemed payable by you in accordance with the frequency selected below:

Weekly [] Fortnightly [] Monthly [] Termly []

Commencing [immediately / on] _____/_____/_____
(Please note that Direct Debits are **only processed on a Thursday**)

I understand that I am required to pay the minimum payment amount in order to bring my Kingsway Christian College account to a nil balance by the end of each calendar year.

CONFIRMATION

By signing this Direct Debit Request and/or providing us with a valid instruction in respect of your Direct Debit Request you confirm that you are authorised to operate the nominated account and acknowledge that you have read, understand and agree to the terms and conditions governing the debit arrangement between you and Kingsway Christian College as set out in this Request and in your Direct Debit Service Agreement.

YOUR SIGNATURE

Signed in accordance with the account authority on your account:

Signature _____

Name: _____

Address: _____

Email: _____

Phone: _____

Date ___ / ___ / ___

**SECOND ACCOUNT
SIGNATORY IF
REQUIRED**

Signed in accordance with the account authority on your account:

Signature _____

Name: _____

Address: _____

Email: _____

Phone: _____

Date: ___ / ___ / ___

SCHOOL YEAR 2022

DIRECT DEBIT

PAYMENT SCHEDULE

MONTHLY				FORTNIGHTLY 2		FORTNIGHTLY 1	
10	28	Feb	Monday	21	10 February 2022	17	February 2022
9	28	Mar	Monday	20	24 Feb	03	Mar
8	28	Apr	Thursday	19	10 Mar	17	Mar
7	30	May	Monday	18	24 Mar	31	Mar
6	28	June	Tuesday	17	07 Apr	14	Apr
5	28	Jul	Thursday	16	21 Apr	28	Apr
4	29	Aug	Monday	15	05 May	12	May
3	28	Sep	Wednesday	14	19 May	26	May
2	28	Oct	Friday	13	02 Jun	9	Jun
1	28	Nov	Monday	12	16 Jun	23	Jun
				11	30 Jun	07	Jul
				10	14 Jul	21	Jul
				9	28 Jul	04	Aug
				8	11 Aug	18	Aug
				7	25 Aug	01	Sep
				6	08 Sep	15	Sep
				5	22 Sep	29	Sep
				4	06 Oct	13	Oct
TERMLY INSTALMENTS				3	20 Oct	27	Oct
1	02	Feb	Thursday	2	03 Nov	10	Nov
2	28	Apr	Thursday	1	17 Nov	24	Nov
3	21	Jul	Thursday				
4	13	Oct	Thursday				
				IF CONTINUED OVER HOLIDAYS			
WEEKLY					01 Dec	8	Dec
1	10	Feb	Weekly for 42 weeks		15 Dec	22	Dec
					29 December 2022	05	January 2023
					12 January 2023	19	January 2023