



DIRECT DEBIT REQUEST

Request to establish Debit Authority within the Direct Debit System

Service Agreement

1. Heatherton Christian College, on account of the Academy of Creative Arts, (the "Debit User") will debit the BSB/Account nominated in The Schedule of this Direct Debit Request as specified.
2. Heatherton Christian College, on account of the Academy of Creative Arts, will give not less than 14 days written notice to the customer should it propose to vary the arrangements of this Direct Debit Request.
3. The customer(s) may request Heatherton Christian College, on account of the Academy of Creative Arts, to defer or alter the payment amount specified in the Schedule of this Direct Debit Request. Requests authorising these changes may be made by phoning or written advice to Heatherton Christian College, on account of the Academy of Creative Arts. Customer(s) may change the:
 - Due Date of Payment
 - Payment Amount
 - Frequency of PaymentCustomer(s) wishing to vary the drawing account details specified in The Schedule of this Direct Debit Request must provide signed authority for such changes to be effected.
4. In compliance with the Industry's Direct Debit Claims Process, Heatherton Christian College, on account of the Academy of Creative Arts, will assist customer(s) disputing any payment amount drawn on the nominated BSB/Account in The Schedule of this Direct Debit Request. Heatherton Christian College, on account of the Academy of Creative Arts, will endeavour to resolve this matter within the Industry agreed timeframes. Customer(s) may visit any branch of their financial institution and complete a "Direct Debit System Claim Request" form to initiate the process.
5. Heatherton Christian College, on account of the Academy of Creative Arts, advises that some Financial Institution accounts do not facilitate direct debits and as such the customer(s) must check with their Financial Institution to ensure the account nominated in The Schedule of this Direct Debit Request enables direct debiting.
6. It is the customer(s) responsibility to ensure at all times there is sufficient cleared funds available, at the due date of the debit drawing, to enable payment from the BSB/Account as nominated in The Schedule of this Direct Debit Request.
7. Heatherton Christian College, on account of the Academy of Creative Arts, advises the debit drawing will be made on the agreed due date as nominated in The Schedule of this Direct Debit Request. When the due date is a closed business day Heatherton Christian College, on account of the Academy of Creative Arts, will initiate the debit drawing on the next open business date. Customer(s) may direct processing inquiries to their financial institution.
A closed business day is defined as any calendar day on which the customer(s) financial institution is not open for direct debit processing. That is
 - Weekends
 - Public Holiday – State
 - Public Holiday – National
8. Where an unpaid debit item is returned by the customer(s) financial institution, Heatherton Christian College, on account of the Academy of Creative Arts will, apply an Outward Dishonour Fee to the customer(s) account.
9. Customer(s) who wish to cancel this Direct Debit Request must notify Heatherton Christian College, on account of the Academy of Creative Arts in writing not less than 14 days before the next scheduled debit drawing. This request may be directed to Heatherton Christian College, on account of the Academy of Creative Arts, or to a customer (s) financial institution.
10. Heatherton Christian College, on account of the Academy of Creative Arts, requests the customer(s) to direct all inquires, disputes requests for payment changes or cancellation directly to them

Heatherton Christian College, on account of the Academy of Creative Arts, agrees to keep confidential all customer(s) records and account details contained in The Schedule of this Direct Debit Request unless authorised to release such information pursuant to a debit item dispute or similar event where the customer(s) has provided prior consent to do so

