

Dear Parent/s

Attached is a "Direct Debit/Credit Card Instalment Authorisation" and "Direct Debit/Credit Card Instalment Service Agreement" we require to establish instalments on a weekly, fortnightly or monthly basis. You can also nominate to have your account balance cleared on the due date of that account. Transactions occur as follows:

- Weekly - Each Friday, commencing 3/02/2023
- Fortnightly - Every Second Friday, commencing 3/02/2023 OR 10/03/2023
- Monthly - 15th Day of the Month commencing 15/03/2023
- Quarterly - Quarterly amount on payment date as advised per statement

Instalments plans are ongoing all year. If any scheduled instalment falls on a public holiday or weekend, the transaction will occur on the next business day. Based on 2023 Fees, ignoring camps and any subjects which may attract additional costs, or any other variations to an account, the following example is provided:

A family has one child at Notre Dame College in 2023:

Year Level Fee	\$4,520	
2023 College Magazine	\$ 15	
Total (excl. Building Fund)	<u>\$4,535</u>	OR with \$200 (per family) Building Fund \$4,735
12 Monthly Instalments	\$377.92	\$394.59
26 Fortnightly Instalments	\$174.42	\$182.12
52 Weekly Instalments	\$ 87.21	\$ 91.06

ANNUAL PROCESS FOR IMPLEMENTING THE INSTALMENT PLAN AMOUNT

During January of each year, you will receive written advice notifying the required instalment amount to fully pay the fees for the upcoming year. **The change to your instalment plan will be implemented automatically from the commencement date specified.** You are not required to approve the change.

If the instalment amount advised does not suit, please contact the College Finance Department to discuss alternate arrangements when you receive your "Direct Debit/Credit Card Instalment Amount".

CHANGES TO INSTALMENT PLANS DURING THE YEAR

Changes can occur for a variety of reasons during the year. A mid year review will be conducted and if your instalment amount needs to be revised, a written revision will be forwarded to you.

Please complete the "Direct Debit/Credit Card Instalment Authorisation" and return to the College marked "Attention: Finance Department". Please contact the College Finance Department on 5822 8400 or finance@notredame.vic.edu.au if you have any questions regarding this arrangement.

Yours sincerely



David Smyth
FINANCE MANAGER



finance@notredame.vic.edu.au
www.notredame.vic.edu.au

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DIRECT DEBIT/CREDIT CARD INSTALMENT SERVICE

Definitions	<p><i>Account</i> means the account held at <i>your financial institution</i> from which we are authorised to arrange for funds to be debited.</p> <p><i>Agreement</i> means this Direct Debit/Credit Card Instalment Service Agreement between <i>you</i> and <i>us</i>.</p> <p><i>Business day</i> means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.</p> <p><i>Credit Card request</i> means the Credit Card Request between <i>us</i> and <i>you</i></p> <p><i>DDCCIA – Direct Debit/Credit Card Instalment Authorisation</i></p> <p><i>Debit day</i> means the day that payment by <i>you</i> to <i>us</i> is due.</p> <p><i>Debit payment</i> means a particular transaction where a debit is made.</p> <p><i>Direct debit request</i> means the Direct Debit Request between <i>us</i> and <i>you</i>.</p> <p><i>Us</i> or <i>we</i> means Notre Dame College <i>you</i> have authorised by signing DDCCIA.</p> <p><i>You</i> means the customer who signed the DDCCIA.</p> <p><i>Your financial institution</i> is the financial institution where <i>you</i> hold the <i>account</i> that <i>you</i> have authorised <i>us</i> to arrange to debit.</p>	
1. Debiting your account	1.1	By signing a DDCCIA, <i>you</i> have authorised <i>us</i> to arrange for funds to be debited from <i>your account</i> . <i>You</i> should refer to the DDCCIA and this <i>agreement</i> for the terms of the arrangement between <i>us</i> and <i>you</i> .
	1.2	<i>We</i> will only arrange for funds to be debited from <i>your account</i> as authorised in the DDCCIA.
	1.3	If the <i>debit day</i> falls on a day that is not a <i>business day</i> , <i>we</i> may direct <i>your financial institution</i> to debit <i>your account</i> on the following <i>business day</i> . If <i>you</i> are unsure about which day <i>your account</i> has or will be debited <i>you</i> should ask <i>your financial institution</i> .
2. Changes by us	2.1	<i>We</i> may vary any details of this <i>agreement</i> or a <i>direct debit request</i> at any time giving <i>you</i> at least fourteen (14) days' written notice.
3. Changes by you	3.1	Subject to 3.2 and 3.3, <i>you</i> may change the arrangements under a DDCCIA by contacting <i>us</i> on 5822 8400.
	3.2	If <i>you</i> wish to stop or defer a <i>debit payment</i> <i>you</i> must notify <i>us</i> in writing at least 7 days before the next <i>debit day</i> . This notice should be given to <i>us</i> in the first instance.
	3.3	<i>You</i> may also cancel <i>your</i> authority for <i>us</i> to debit <i>your</i> account at any time by giving <i>us</i> 7 days notice in writing before the next <i>debit day</i> . This notice should be given to <i>us</i> in the first instance.
4. Your obligations	4.1	It is <i>your</i> responsibility to ensure that there are sufficient clear funds available in <i>your</i> account to allow a <i>debit payment</i> to be made in accordance with the DDCCIA.
	4.2	If there is insufficient clear funds in <i>your account</i> to meet a <i>debit payment</i> :
		(a) <i>you</i> may be charged a fee/and or interest by <i>your financial institution</i> ;
		(b) <i>you</i> may also incur fees or charges imposed or incurred by <i>us</i> ; and
		(c) <i>You must</i> arrange for the <i>debit payment</i> to be made by another method or arrange for sufficient clear funds to be in <i>your account</i> by an agreed time so that <i>we</i> can process the <i>debit payment</i> .
	4.3	<i>You</i> should check <i>your account</i> statement to verify that the amounts debited from <i>your account</i> are correct.
	4.4	If National Australia Bank Limited A.C.N. 004 044 937 ("National") is liable to pay goods and services tax ("GST") on a supply made by the National in connection with this <i>agreement</i> , then <i>you</i> agree to pay the National on demand an amount equal to the consideration payable for the supply multiplied by the prevailing GST rate.
5. Dispute	5.1	If <i>you</i> believe that there has been an error in debiting <i>your account</i> , <i>you</i> should notify <i>us</i> directly on 5822 8400 and confirm that notice in writing with <i>us</i> as soon as possible so that <i>we</i> can resolve <i>your</i> query more quickly.
	5.2	If <i>we</i> conclude as a result of our investigations that <i>your</i> account has been incorrectly debited <i>we</i> will respond to <i>your</i> query by arranging for <i>your financial institution</i> to adjust <i>your</i> account (including interest and charges) accordingly. <i>We</i> will also notify <i>you</i> in writing of the amount by which <i>your account</i> has been adjusted.
	5.3	If <i>we</i> conclude as a result of our investigations that <i>your account</i> has not been incorrectly debited <i>we</i> will respond to <i>your</i> query by providing <i>you</i> with reasons and any evidence for this finding.
	5.4	Any queries <i>you</i> may have about an error made in debiting <i>your account</i> should be directed to <i>us</i> in the first instance so that <i>we</i> can attempt to resolve the matter between <i>us</i> and <i>you</i> . If <i>we</i> cannot resolve the matter <i>you</i> can still refer it to <i>your financial institution</i> which will obtain details from <i>you</i> of the disputed transaction and may lodge a claim on <i>your</i> behalf.
6. Accounts	<p><i>You</i> should check:</p> <p>(a) with <i>your financial institution</i> whether direct debiting is available from <i>your account</i> as direct debiting is not available on all accounts offered by financial institutions.</p> <p>(b) <i>your</i> account details which <i>you</i> have provided to <i>us</i> are correct by checking them against a recent <i>account</i> statement; and</p> <p>(c) with <i>your financial institution</i> before completing the DDCCIA if <i>you</i> have any queries about how to complete the DDCCIA.</p>	
7. Confidentiality	7.1	<i>We</i> will keep any information (including <i>your account</i> details) in <i>your DDCCIA</i> confidential. <i>We</i> will make reasonable efforts to keep any such information that <i>we</i> have about <i>you</i> secure and to ensure that any of <i>our</i> employees or agents who have access to information about <i>you</i> do not make any unauthorised use, modification, reproduction or disclosure of that information.
	7.2	<i>We</i> will only disclose information that <i>we</i> have about <i>you</i> :
		(a) to the extent specifically required by law; or
		(b) for the purpose of this <i>agreement</i> (including disclosing information in connection with any query or claim).
8. Notice	8.1	If <i>you</i> wish to notify <i>us</i> in writing about anything relating to this <i>agreement</i> , <i>you</i> should write to the Finance Manager, Notre Dame College, 139 Knight Street, Shepparton 3630.
	8.2	<i>We</i> will notify <i>you</i> by sending a notice in the ordinary post to the address <i>you</i> have given <i>us</i> in the DDCCIA.
	8.3	Any notice will be deemed to have been received two <i>business days</i> after it is posted.