



# Mackay Christian College

P.O. Box 3215,  
NORTH MACKAY QLD 4740  
Ph 07 4963 1100  
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[accounts@mccmky.qld.edu.au](mailto:accounts@mccmky.qld.edu.au)

## Direct Debit Service Agreement

This is your Direct Debit Service Agreement with **Mackay Christian College ABN 22 010 555 389 DE User ID 426053**. It explains 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.

Please keep this agreement 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 authorisation.

<p><b>Definitions</b></p>	<p><b>account</b> means the account held at <i>your financial institution</i> from which we are authorised to arrange for funds to be debited.</p> <p><b>agreement</b> means this Direct Debit Request Service Agreement between <i>you</i> and <i>us</i>.</p> <p><b>banking day</b> means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.</p> <p><b>debit day</b> means the day that payment by <i>you</i> to <i>us</i> is due.</p> <p><b>debit payment</b> means a particular transaction where a debit is made.</p> <p><b>direct debit request</b> means the Direct Debit Request between <i>us</i> and <i>you</i>.</p> <p><b>us</b> or <b>we</b> means Mackay Christian College, (the Debit User) <i>you</i> have authorised by requesting a <i>Direct Debit Request</i>.</p> <p><b>you</b> means the customer who has signed or authorised by other means the <i>Direct Debit Request</i>.</p> <p><b>your financial institution</b> means the financial institution nominated by <i>you</i> on the DDR at which the <i>account</i> is maintained.</p>
<p><b>1. Debiting your account</b></p>	<p>1.1 By signing a <i>Direct Debit Request</i> or by providing <i>us</i> with a valid instruction, <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 <i>Direct Debit Request</i> and this <i>agreement</i> for the terms of the arrangement between <i>us</i> and <i>you</i>.</p> <p>1.2 We will only arrange for funds to be debited from <i>your account</i> as authorised in the <i>Direct Debit Request</i></p> <p><b>or</b></p> <p>We will only arrange for funds to be debited from <i>your account</i> if we have sent to the address nominated by <i>you</i> in the <i>Direct Debit Request</i>, a billing advice which specifies the amount payable by <i>you</i> to <i>us</i> and when it is due.</p> <p>1.3 If the <i>debit day</i> falls on a day that is not a <i>banking day</i>, we may direct <i>your financial institution</i> to debit <i>your account</i> on the following <i>banking 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>.</p>
<p><b>2. Amendments by us</b></p>	<p>2.1 We may vary any details of this <i>agreement</i> or a <i>Direct Debit Request</i> at any time by giving <i>you</i> at least fourteen <b>(14) days</b> written notice.</p>
<p><b>3. Amendments by you</b></p>	<p>3.1 <i>You</i> may change*, stop or defer a debit payment, or terminate this agreement by providing <i>us</i> with at least fourteen <b>(14 days)</b> notification by writing to:</p> <p><b>Mackay Christian College, PO Box 3215, North Mackay Qld 4740</b></p> <p><b>or</b></p> <p>by telephoning <i>us</i> on 07 4963 1100 during business hours;</p> <p><b>or</b></p> <p>arranging it through your own financial institution, which is required to act promptly on your instructions.</p> <p>*Note: in relation to the above reference to 'change', your financial institution may 'change' your debit payment only to the extent of advising <i>us</i> Mackay Christian College your new account details.</p>

<p><b>4. Your obligations</b></p>	<p>4.1 It is <i>your</i> responsibility to ensure that there are sufficient clear funds available in <i>your account</i> to allow a <i>debit payment</i> to be made in accordance with the <i>Direct Debit Request</i>.</p> <p>4.2 If there are insufficient clear funds in <i>your account</i> to meet a <i>debit payment</i>:</p> <ul style="list-style-type: none"> <li>(a) <i>you</i> may be charged a fee and/or interest by <i>your financial institution</i>;</li> <li>(b) <i>you</i> may also incur fees or charges imposed or incurred by <i>us</i>; and</li> <li>(c) <i>you</i> must 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>.</li> </ul> <p>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</p>
<p><b>5 Dispute</b></p>	<p>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 07 4963 1100 and confirm that notice in writing with <i>us</i> as soon as possible so that <i>we</i> can resolve <i>your query</i> more quickly. Alternatively <i>you</i> can take it up directly with <i>your financial institution</i>.</p> <p>5.2 If <i>we</i> conclude as a result of our investigations that <i>your account</i> has been incorrectly debited <i>we</i> will respond to <i>your query</i> by arranging for <i>your financial institution</i> to adjust <i>your account</i> (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.</p> <p>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 query</i> by providing <i>you</i> with reasons and any evidence for this finding in writing.</p>
<p><b>6. Accounts</b></p>	<p><i>You</i> should check:</p> <ul style="list-style-type: none"> <li>(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.</li> <li>(b) <i>your account</i> details which <i>you</i> have provided to <i>us</i> are correct by checking them against a recent <i>account</i> statement; and</li> <li>(c) with <i>your financial institution</i> before completing the <i>Direct Debit Request</i> if <i>you</i> have any queries about how to complete the <i>Direct Debit Request</i>.</li> </ul>
<p><b>7. Confidentiality</b></p>	<p>7.1 <i>We</i> will keep any information (including <i>your account</i> details) in <i>your Direct Debit Request</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.</p> <p>7.2 <i>We</i> will only disclose information that <i>we</i> have about <i>you</i>:</p> <ul style="list-style-type: none"> <li>(a) to the extent specifically required by law; or</li> <li>(b) for the purposes of this <i>agreement</i> (including disclosing information in connection with any query or claim).</li> </ul>
<p><b>8. Notice</b></p>	<p>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 Mackay Christian College, P.O. Box 3215, North Mackay, Qld 4740</p> <p>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 <i>Direct Debit Request</i>.</p> <p>8.3 Any notice will be deemed to have been received on the third <i>banking day</i> after posting.</p>



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# Confirmation of Direct Debit Request

## Request and Authority to debit the account named below to pay **Mackay Christian College**

<p><b>Request and Authority to debit</b></p> <p><b>Please circle appropriate item</b></p>	<p><b>Your Surname or company name</b> _____</p> <p><b>Your Given names or ABN / ARBN</b> _____ 'you'</p> <p>request and authorise Mackay Christian College DE426053 to arrange payment of Pre-Prep, LDC, OSHCare or School Fees, Account No _____, through its own financial institution, to debit \$_____ per <b>week / fortnight / month</b> starting ____ / ____ / ____ and finishing ____ / ____ / ____ from your nominated account Mackay Christian College has deemed payable by you.</p> <p>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.</p>				
<p><b>Insert the name and address of financial institution at which account is held</b></p>	<p><b>Financial institution name</b> _____</p> <p><b>Address</b> _____</p>				
<p><b>Insert details of account to be debited</b></p>	<p><b>Name/s on account</b> _____</p> <p><b>BSB number (Must be 6 Digits)</b>    _ _ _ _  -  _ _ _ _ </p> <p><b>Account number</b>                    _ _ _ _ _ _ _ _ _ _ _ _ _ _ </p>				
<p><b>Acknowledgment</b></p>	<p>By <b>signing</b> and/or providing us with a <b>valid instruction</b> in respect to your Direct Debit Request, you have understood and agreed to the terms and conditions governing the debit arrangements between you and Mackay Christian College as set out in this Request and in your Direct Debit Request Service Agreement.</p>				
<p><b>Insert your signature and address</b></p>	<p><b>Signature</b> _____</p> <p>(If signing for a company, sign and print full name and capacity for signing e.g. Director)</p> <p><b>Address</b> _____</p> <p><b>Date</b>       ___ / ___ / _____</p>				
<p><b>Credit Card Details</b>  Direct Debiting to credit cards does not form part of procedures governed by the Bulk Electronic Clearing System.</p> <p>Please refer to procedures detail in your cardholder terms and conditions provided by your Financial Institution.</p>	<p>Cardholder Name: _____</p> <p>Cardholder Number:    _ _ _ _ _     _ _ _ _ _     _ _ _ _ _     _ _ _ _ _ </p> <table border="1" data-bbox="408 1928 1546 2004"> <tr> <td>Expiry Date:</td> <td>_____ / _____</td> <td>CCV</td> <td>_____</td> </tr> </table> <p>Card Type:            Visa <input type="checkbox"/>        Mastercard <input type="checkbox"/></p> <p>Cardholder Signature: _____</p>	Expiry Date:	_____ / _____	CCV	_____
Expiry Date:	_____ / _____	CCV	_____		