



**MOUNT ANNAN
CHRISTIAN COLLEGE**

Direct Debit Request (DDR)

You may contact us as follows:-

Phone: (02) 4634 7474
Email: fees@macc.nsw.edu.au
Mail: 347 Narellan Road
Mount Annan, NSW, Australia 2567

All communication addressed to us should include your Customer Number. Please ensure you read through the complete list of Terms & Conditions.

PART A – Your Details

Customer Number:	<input type="text"/>		
Customer Name:	<input type="text"/>		
Phone Number:	<input type="text"/>		
Email Address:	<input type="text"/>		
Address:	<input type="text"/>		
	<input type="text"/>		
	<input type="text"/>		
State:	<input type="text"/>	Postcode:	<input type="text"/>

PART B – Schedule

Date of First Payment:	<input type="text"/>	<input type="text"/>	<input type="text"/>	e.g. 11 May 2015
Frequency:	<input type="checkbox"/> Weekly	<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Monthly	<input type="checkbox"/> Quarterly
	<input type="checkbox"/> Six-Monthly	<input type="checkbox"/> Yearly	<input type="checkbox"/> Continue until further notice	
Number of Payments:	OR			
	<input type="checkbox"/> Stop after	<input type="text"/>	payments	

PART C – Payment Amounts

First Amount:	<input type="text"/>	Leave blank if same as regular amount
Regular Amount:	<input type="text"/>	Payment amount for each debit
Final Amount:	<input type="text"/>	Leave blank if same as regular amount

PART D – Cheque/Savings Account or Credit Card Authorisation

I/We request and authorise **Mount Annan Christian College** to arrange, through its own financial institution, a debit to your nominated account any amount **Mount Annan Christian College** has deemed payable by you. This debit or charge will be made through the Bulk Electronic Clearing System (BECS) from your 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.

Financial Institution:

Branch:

Account Name:

BSB: -

Account Number:

I/We request and authorise acknowledgement. By signing and/or providing us with a valid instruction in respect to your Direct Debit Request, you have understood and agreed to the terms and conditions governing the debit arrangements between you and **Mount Annan Christian College** as set out in this Request and in your Direct Debit Request Service Agreement.

Signature: Date:

Signature: Date:

If debiting from a joint bank account, both signatures are required.

OR

I request you, **Mount Annan Christian College**, to arrange for funds to be debited from my nominated credit card according to the schedule specified above and attached Direct Debit Service Agreement.

Credit Card Number:

Expiry Date: /

Cardholder Name:

Signature: Date:

Completed Application

Return your completed application by mail to:-

Email: fees@macc.nsw.edu.au

Customer Direct Debit Request (DDR) Service Agreement

This is your Direct Debit Service Agreement with **Mount Annan Christian College**. 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 arrangement 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.

By Signing you agree you have read and agree to our Fee Collection Policy Below

2017 FEE PAYMENT OPTIONS & COLLECTION POLICY

OUTLINE: This document outlines the College's policies regarding the payment of fees and the procedures implemented to manage the collection of debts relating to school fees and associated charges.

PHILOSOPHY & ETHOS: The Board and Management of Mount Annan Christian College (MACC) believe that it is each Parent's responsibility to meet their financial obligations to College in relation to the contractual provision of educational services. Recurrent Government funding and parent paid fees are not used to meet circumstances of hardship.

Where a Parent is having financial difficulty that prevents them from meeting these obligations, the College encourages prompt communication and in doing so, the College will work together with the family to devise a suitable payment plan aimed at retaining the student's enrolment at the College.

Where this is not possible or where a payment plan would result in an unhealthy financial burden on the family, the College would recommend alternative schooling arrangements. As such, the College does not have the capacity to operate a "Hardship Facility" to assist families with outstanding accounts. It is also College policy that a family will not be permitted to commence a new school year with a total debt greater than the equivalent of a term's fees carried over from a prior period. In the event of circumstances that are deemed to be exceptional by the Business Manager or Principal a proposal can be referred to the Board for a decision.

DOCUMENTS: The Enrolment Application form and associated Letter of Offer are the legal documents that both parents are required to sign that contain the contractual obligation to pay the school fees and associated charges.

The annual "Schedule of Fees" is the document that contains details regarding the amount of tuition fees, service levy, capital levy, payment terms & options, overdue accounts policy, discounts and notice of withdrawal requirements.

BILLING: College fees are annually. Statements will be emailed at the beginning of each year, with a statement emailed monthly.

All College fees are required to be paid in full by the second week of November each year. See below for Fee Payment options and for more details regarding payment options and payment dates.

Payment Options

College fee payment options are as follows:

- 1. Payment up front - annually** – Full year's College fees paid by Friday 10th February 2017. This payment will receive a 2.5% discount. Payments can be made by credit card, cheque, money order, BPay or via the School APP.
- 2. Direct Debit / Credit Card** – This is the College's preferred method of payment. This payment is an electronic withdrawal of funds from your bank account or credit card by the College in accordance with a signed agreement between the College and yourself.

Direct Debit / Credit Card payments can be made - Weekly, Fortnightly, Monthly.

- **Weekly:**
Payments will be 40 equal payments commencing on 10th February 2017 with the last Payment on 10th November 2017.
- **Fortnightly:**

Payments will be 20 equal payments with two fortnightly plans:

- i. Fortnight A: The first payment commencing Friday 10th February 2017 with the last payment on Friday 3rd November 2017 or
 - ii. Fortnight B: The first payment commencing Friday 17th February 2017 with the last payment on Friday 10th November 2017.
- **Monthly:**
Payments will be 10 equal payments commencing on the 16th of each month. The first payment will commence on the 16 February 2017 with the last payment on the 16th November 2017. Should the 16th fall on a weekend, the payment will be deducted the next business day.

For any other payment options please contact the Fees Office or email fees@macc.nsw.edu.au by 27th January 2017.

Payment Plans

Instructions for Direct Debit Payments

For parents already on Direct Debit/Credit Card payment arrangements, this will continue in 2017 with a slight increase to accommodate the 2017 Fee Schedule. An email receipt will be sent to you following each individual Direct Debit. Parents choosing to go onto Direct Debit/Credit Card arrangements for the first time, will need to fill in a Direct Debit Request (DDR) Form. This form is required to be returned to the Fees Office or email fees@macc.nsw.edu.au by 28th January 2017.

Dishonour of Direct Debits & Late Payments

Whilst we understand that circumstances may effect a Direct Debit, any dishonoured payments will be charged a \$10.00 fee to be added to the redraw of the failed direct debit to cover bank charges and administrative costs in contacting parents and processing the necessary adjustments.

Failed Direct Debits will automatically be redrawn 3 days following the initial payment attempt.

Any failed Direct Debits/Credit Card payments that have not been paid within 14 days of failure to access payment will be communicated via SMS/email and will be charged a \$50 late payment fee.

Before/After School Care and Music Tuition Invoices

MACC Club's Before and After School Care and Music tuition can be booked and Paid online via the College APP.

Tax Deductible Building, Library and Scholarship Funds

The College currently operates tax deductible funds for Buildings, The Library and for the Educational Scholarships. We encourage parents to contribute to any or all of these funds.

The Educational Scholarships Fund provides a tax advantage to families or businesses who desire to assist other students to attend the College by providing some financial assistance in the form of a scholarship. If you are interested in providing an educational scholarship please contact the College Office for more information.

INTENTION OF WITHDRAWAL

Parents are requested to give at least 10 weeks Term time notice in writing (as outlined in the Terms and Conditions of Enrolment). Failure to comply will render parents liable for one (1) Full Terms Fees.

How to contact us

Enquiries

You can contact us directly, or alternatively contact your financial institution. Contact should be made at least 7 working days prior to the next scheduled drawing date. You may contact us as follows:-

Phone: 02 4634 7474
Email: fees@macc.nsw.edu.au

All communication addressed to us should include your Customer Number.

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 Direct Debit Request between *us* and *you*.

us or **we** means **Mount Annan Christian College**, whom *you* have authorised by requesting a *Direct Debit Request*.

you means the customer who has signed, or authorised by other means, the *Direct Debit Request*.

your financial institution means the financial institution nominated by *you* on the *Direct Debit Request* at which the *account* is maintained.

Debiting your account

By signing a *Direct Debit Request*, or by providing *us* with a valid instruction, *you* have authorised *us* to arrange for funds to be debited from your *account*. *You* should refer to the *Direct Debit Request* and this *agreement* for the terms of the arrangement between *us* and *you*.

We will only arrange for funds to be debited from *your account* as authorised in the *Direct Debit Request*.

or

We will only arrange for funds to be debited from *your account* if we have sent, to the address nominated by *you* in the *Direct Debit Request*, a billing advice which specifies the amount payable by *you* to *us*, and when it is due.

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*. If *you* are unsure about which day *your account* has or will be debited, *you* should ask *your financial institution*.

Amendments by us

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.

Amendments by you

You may change, stop or defer a *debit payment*, or terminate this *agreement* by providing us with at least **seven (7) days** notification in writing to:

fees@macc.nsw.edu.au

or

by telephoning us on 02 4634 7474 during business hours;

or

arranging it through *your financial institution*, which is required to act promptly on your instructions.

Your obligations

It is *your* responsibility to ensure that 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*.

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

Dispute

If you believe that there has been an error in debiting *your account*, you should notify us directly on 02 4634 7474 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 directly with *your financial institution*.

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.

Accounts

You should check:

- with *your financial institution* whether direct debiting is available from *your account*, as direct debiting is not available on all accounts offered by financial institutions;
- *your account* details which you have provided to us are correct, by checking them against a recent account statement; and
- with *your financial institution* before completing the *Direct Debit Request* if you have any queries about how to complete the *Direct Debit Request*.

Confidentiality

We will keep any information (including *your account* details) in your *Direct Debit Request* confidential. We will make reasonable efforts to keep any such information that we have about *you* secure, and to ensure that any of *our* employees or agents who have access to information about *you* do not make any unauthorised use, modification, reproduction or disclosure of that information.

We will only disclose information that we have about *you*:

- to the extent specifically required by law; or
- for the purpose of this *agreement* (including disclosing information in connection with any query or claim).

Notice

If *you* wish to notify *us* in writing about anything relating to this *agreement*, *you* should write to:

Mount Annan Christian College
347 Narellan Road NSW 2567

We will notify *you* by sending a notice in the ordinary post to the address *you* have given *us* in the *Direct Debit Request*.

Any notice will be deemed to have been received on the third *banking day* after posting.