



## 1 Our commitment to you

This document outlines our service commitment to you, in respect of the Direct Debit arrangements made between Brisbane Girls Grammar School (APCA ID 371074) and you. It also sets out your rights and your responsibilities to us together with where you should go for assistance.

Please keep this agreement for future reference.

### 1.1 Initial terms of the arrangement

By accepting this agreement you have authorised us to arrange for funds to be debited from your account. You should refer to this agreement for the terms of the arrangement between us and 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 this agreement.

### 1.2 Drawing arrangements

- The first drawing under this Direct Debit arrangement will occur on a nominated day.
- If any drawing falls due on a non-banking day, it will be debited to your account on the next business day. If you are uncertain as to when the debit will be processed to your account, you can contact us by e-mail: [accounts@bggs.qld.edu.au](mailto:accounts@bggs.qld.edu.au) or by contacting your financial institution directly.
- We will give you at least 14 days notice in writing when changes to the initial terms of the arrangement are made. This notice may include the new amount, frequency, next drawing date and any other changes to the initial terms.
- If you wish to discuss any changes to the initial terms, you can contact us by e-mail: [accounts@bggs.qld.edu.au](mailto:accounts@bggs.qld.edu.au). All communication addressed to us should include your Parent Account Number.

### 1.3 Payment by credit card

As per Tuition Fee policy, payments made by American Express will attract 1% surcharge. Payments made by Visa or Mastercard will attract 0.8% surcharge.

## 2 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 Brisbane Girls Grammar School you have authorised by requesting a Direct Debit Request.

**you** means the parent who has signed the Direct Debit Request.

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

## 3 Your rights

### 3.1 Changes to the arrangement

If you want to make changes to the drawing arrangements, you can contact us by e-mail: [accounts@bggs.qld.edu.au](mailto:accounts@bggs.qld.edu.au) or by arranging it through your own financial institution. These changes should be made at least 7 working days prior to the next scheduled drawing date and may include:

- deferring the drawing; or
- altering the schedule; or
- stopping an individual debit; or
- suspending the DDR; or
- cancelling the DDR completely.

### 3.2 Enquiries

Direct all enquiries to us, rather than to your financial institution, and these should be made at least five working days prior to the next scheduled drawing date. All communication addressed to us should include your account number.

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.

If you wish to notify us in writing about anything relating to this agreement, you should write to: Finance Office, Brisbane Girls Grammar School, 70 Gregory Terrace, Spring Hill QLD 4000.

We may send notices either electronically to your email address or by ordinary post to the address you have provided. If sent by mail, communications are taken to be received on the day they would be received in the ordinary course of the post.

### 3.3 Disputes

- If you believe that a drawing has been initiated incorrectly, we encourage you to take the matter up directly with us by contacting us by e-mail: [accounts@bggs.qld.edu.au](mailto:accounts@bggs.qld.edu.au).
- 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 5 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.*

## 4 Your commitment to us

It is your responsibility to ensure that:

- direct debiting is available from your account as direct debiting is not available through BECS on all accounts offered by financial institutions (your financial institution can confirm this);
- your account details which you have provided to us are correct by checking them against a recent account statement;
- 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.

If your drawing is returned or dishonoured by your financial institution, we will send you a request for an immediate payment. Any transaction fees payable by us in respect of the above will be added to your account. You may also be charged a fee and/or interest by your financial institution.

## 5 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 purposes of this agreement (including disclosing information in connection with any query or claim).