



## PAYMENT INTENTION AUTHORISATION

- Automated payments are a compulsory payment method.
- However, families may also elect to pay yearly. In this case a discount will apply to tuition fees, provided payment is made as a lump sum advance payment at the beginning of the year, with payment received in full by 15<sup>th</sup> February. The discount amount is currently 10%, but is subject to change each year.
- Term and Semester payments are not an option.

### COLLEGE ACCOUNT DETAILS

Name: \_\_\_\_\_ Surname: \_\_\_\_\_

### PAYMENTS

☐ Weekly ☐ Fortnightly ☐ Monthly ☐ Annually

### ☐ CREDIT CARD DETAILS (Fridays)

Card Type: ☐ VISA ☐ Mastercard

Card No. \_\_\_\_\_

Expiry: \_\_\_\_ / \_\_\_\_ CCV: \_\_\_\_

Cardholder's Name: \_\_\_\_\_

### ☐ DIRECT DEBIT DETAILS (Thursdays)

Bank: \_\_\_\_\_ Branch: \_\_\_\_\_

Bank Account held in the Name of: \_\_\_\_\_

BSB: \_\_\_\_ / \_\_\_\_ Account Number: \_\_\_\_

### ☐ OWN PAYMENT METHOD (Annual Payments only)

Payment can be made either in person at the Finance Office, or by Credit Card payment over the phone, or by online bank transfer to the bank a/c details below.

Bank: National Australia Bank  
BSB: 084-670  
A/C No: 016 028 972  
A/C Name: Calvary Temple Christian Colleges Ltd  
Reference: [A/c Number, Surname]

### AGREEMENT

By signing this authorisation, you request and authorise Calvary Temple Christian Colleges Ltd to set up your account and payments according to the payment method indicated above, and when paying by an automated payment method, to advise you of the amount to be deducted, at least 7 days prior to the first payment commencing. You also acknowledge having read, understood and agree to the terms and conditions governing the debit arrangements between you and Calvary Temple Christian Colleges Ltd as set out in this Authorisation and in your Automated Payment Service Agreement. If paying annually, you agree to make payment of your fees by the due date, and understand that the annual payment discount will be forfeited if full payment is not received by the required due date for any reason, as per the college's payment terms and conditions.

Signature \_\_\_\_\_

Date \_\_\_\_ / \_\_\_\_ / \_\_\_\_ Phone number \_\_\_\_\_

## PAYMENT AUTHORISATION SERVICE AGREEMENT

### Agreement:

("You") request and authorise Calvary Temple Christian Colleges Ltd (Debit User Identification Number 221524) to arrange for any amount Calvary Temple Christian Colleges Ltd, may debit or charge you, to be debited through the Bulk Electronic Clearing System or deducted from a credit card from an account held at the financial institution identified below subject to the terms and conditions of the *Payment Intention Authorisation Service Agreement* [and any further instructions provided below].

### Definitions:

- *Account* means this account and credit card held at *your financial institution* from which we are authorized to arrange for funds to be deducted.
- *Agreement* means this *Payment Intention Authorisation Service Agreement* between *you* and *us*.
- *Business day* means a day other than a Saturday or a Sunday or a Public Holiday listed throughout Australia.
- *Deduction day* means the day that the payment by *you* to *us* is due.
- *Credit Card or Direct Debit payment* means a particular transaction where a deduction is made.
- *Payment Intention Authorisation* means the *Payment Intention Authorisation* between *us* and *you*.
- *Us* or *We* means CTCC Ltd, who *you* have authorized to deduct *your* credit card or bank account by signing a *Payment Intention Authorisation*.
- *You* means the customer who signed the *Payment Intention Authorisation*.
- *Your financial institution* is the financial institution where *you* hold the *account and credit card* that *you* have authorized *us* to arrange to make deductions or debits from.

### 1. Charging your account

- 1.1 By signing a *Payment Intention Authorisation*, you have authorized *us* to arrange for funds to be deducted from *your credit card or account*. You should refer to the *Payment Intention Authorisation* and this agreement for the terms of the arrangement between *us* and *you*.
- 1.2 We will only arrange for funds to be deducted or debited from *your account* as authorized in the *Payment Intention Authorisation*.
- 1.3 If the deduction or debit day falls on a day that is not a *business day*, we may deduct payment from your credit card direct your *financial institution* to debit your *account* on the following *business day*. If *you* are unsure about which day *your account* has or will be debited *you* should ask *your financial institution*.

### 2. Changes by us

- 2.1 We may vary any details of this *agreement* or a *Payment Intention Authorisation* at any time by giving you at least seven (7) days written notice.
- 2.2 *Credit Card or Direct Debit payments* will continue until *your* school fees and charges have been finalised.
- 2.3 In the event that *your* school fees have been finalised, but additional charges result due to unreturned library or textbooks, fees in lieu of notice, camp deposits or other reasons, we will provide *you* (7) days' notice of any additional *credit card or direct debit payments* required to finalise *your* school fees and charges.

### 3. Changes by you

- 3.1 Subject to 3.2 and 3.3, *you* may change the arrangements under a *Payment Intention Authorisation* by contacting us on [4722 9201].
- 3.2 If *you* wish to stop, defer or vary a *credit card or direct debit payment* you must notify us in writing at least seven (7) days before the next *deduction or debit day*. This notice should be given to *us* in the first instance.
- 3.3 *You* may also cancel *your* authority for *us* to deduct *your account* and/or *credit card* at any time by giving *us* seven (7) days' notice in writing before the next *deduction or debit day*. This notice should be given to *us* in the first instance.

### 4. Your Obligations

- 4.1 It is *your* responsibility to ensure that there is sufficient balance available in *your account* to allow a *deduction or debit* to be made in accordance with the *Payment Intention Authorisation*.
- 4.2 If there are insufficient clear funds in *your account* to meet a *credit card or direct debit payment*:
  - (a) *you* may be charged a fee and/or interest by *your financial institution*;
  - (b) *you* will incur a \$50 charge after *your credit card or direct debit payment* has declined or dishonoured more than (3) times. For every time *your credit card or direct debit payment* declines or dishonours after this, *you* will incur a \$10 charge for every declined *credit card* or dishonoured *direct debit payment*.

(c) we will reattempt to deduct the *credit card payment* on the following business day. Failing this, you must arrange for the declined or dishonoured *credit card payment* or *direct debit payment* to be made by another method or arrange for sufficient clear funds in *your account* by an agreed time so that we can process the *credit card* or *direct debit payment*.

- 4.3 You should check *your account* statement to verify that the amounts charged to or debited from *your account* are correct
- 4.4 If [CTCC Ltd] is liable to pay goods and services tax ("GST") on a supply made in connection with this *agreement*, then you agree to pay [CTCC Ltd] on demand an amount equal to the consideration payable for the supply multiplied by the prevailing GST rate.

## 5. Dispute

- 5.1 If you believe that there has been an error in charging or debiting *your account*, you should notify us directly on [4722 9210] and confirm that notice in writing with us as soon as possible so that we can resolve your query more quickly.
- 5.2 If we conclude as a result of our investigations that *your account* has been incorrectly charged we will notify you of this and arrange for the funds to be reimbursed to *your account*, or adjust the amount of your future *credit card* or *direct debit payments* (taking into consideration the overpayment).
- 5.3 If we conclude as a result of our investigations that *your account* has not been incorrectly charged or debited we will respond to your query by providing you with reasons and any evidence for this finding.
- 5.4 Any queries you may have about an error made in charging or debiting *your account* should be directed to us in the first instance so that we can attempt to resolve the matter between you and us. If we cannot resolve the matter you can still refer it to your *financial institution* which will obtain details from you of the disputed transaction and may lodge a claim on your behalf.

## 6. Accounts

You should check:

- (a) That, regarding *credit card payments*, the *account* and *credit card* is not an American Express or Diners Card, as we do not accept these credit cards.
- (b) With your *financial institution* whether deductions or direct debits are able to be made from *your account* or *credit card*, as automated deductions and direct debiting is not available on all accounts offered by financial institutions.
- (c) Your account details which you have provided to us are correct by checking them against your *credit card* and/or a recent *account* statement; and
- (d) With your *financial institution* before completing the *Payment Intention Authorisation* if you have any queries about how to complete the *Payment Intention Authorisation*.

## 7. Confidentiality

- 7.1 We will keep any information (including *your account* details) in your *Payment Intention Authorisation* 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 unauthorized use, modification, reproduction or disclosure of that information.
- 7.2 Any *direct debit* information provided by you in this *Payment Intention Authorisation* will be kept confidential unless disclosure by the college is required by law.
- 7.3 Any *credit card* information provided by you in this *Payment Intention Authorisation* will be input into the College's banking system and this paperwork will be destroyed. No paper copies of your *credit card payment details* will be kept by the College as is required by law.
- 7.2 We will only disclose information that we have about you:
  - (a) to the extent specifically required by law; or
  - (b) for the purposes of this *agreement* (including disclosing information in connection with any query or claim).

## 8. Notice

- 8.1 If you wish to notify us in writing about anything relating to this *agreement*, you should either write to Calvary Christian College, PO Box 1544 Aitkenvale 4814; or email [accounts@calvary.qld.edu.au](mailto:accounts@calvary.qld.edu.au)
- 8.2 It is your responsibility to notify us in writing of changes to any details on the *Payment Intention Authorisation*.
- 8.3 We will notify you by emailing you or sending a notice in the ordinary post to the contact details we have on file or that you have given us in the *Payment Intention Authorisation*.
- 8.4 Any notice sent by ordinary post will be deemed to have been received two *business days* after it is posted.