



SIKH GRAMMAR SCHOOL AUSTRALIA

DIRECT DEBIT REQUEST SERVICE AGREEMENT (DDRSA)

1. By signing the Direct Debit request, you authorise us to arrange for funds to be debited from your Account in accordance with the Agreement.
2. We will advise you 28 days in advance of any changes to the direct debit Request.
3. For all matters relating to the direct Debit request, including cancellation, alteration or suspension of drawing arrangements or to stop or defer a payment, or to investigate or dispute a previous payment, you should contact:
 - (a) Sikh Grammar School Australia, PO Box 485, Kings Langley Post Office, Kings Langley NSW 2147 AND
 - (b) Allow for 28 days for the amendments to take effect or to respond to a dispute.
6. If the due date for payment falls on a day other than a banking Business Day, the payment will be processed on the next Business Day. If you are uncertain when the payment will be debited from your Account, please check with your Financial Institution.
7. For returned unpaid transactions, the following procedures or policies will apply:
 - a) We treat the payment as if it was never made;
 - b) Services may be suspended until the outstanding charges are paid; and /or
 - c) A fee may be applied for drawings that are returned unpaid. We reserve the right to cancel the Direct Debit Request at any time if drawings are returned unpaid by your Financial Institution.

If our investigations show that your Account has been incorrectly debited, we will arrange for the financial institution to adjust your account accordingly. We will also notify you in writing of the account by which your account has been adjusted. If, following our investigations, we believe on reasonable grounds that your Account has been correctly debited, we will respond to your query by providing you with reasons and copies of any evidence for this finding

If we cannot resolve the matter, you can still refer it to your financial institution, which will obtain details from you of the disputed payment and may lodge a claim on your behalf.

4. You should be aware that:
 - (a) Direct debiting through the Bulk Electronic Clearing System (BECS) is not available on all accounts: and
 - (b) You should check your Account details (including the Bank State Branch (BSB) number directly against a recent statement from your financial institution.

If you are in any doubt, please check with your Financial Institution before completing the drawing authority.

5. It is your responsibility to ensure that:
 - a) Sufficient cleared funds are in the Account when the payments are to be drawn;
 - b) The authorisation to debit the Account is in the same name as the Account signing instruction held by the Financial Institution where the account is held;
 - c) Suitable arrangements are made if the direct debit is cancelled:
 - By yourself
 - By your financial intuitions ; or
 - For any other reason.

8. All customer records and accounts details will be kept private and confidential to be disclosed only at your request or at the request of the Financial Intuitions in connection with a claim made to correct/investigate an alleged incorrect or wrongful debit or otherwise as required by law.
9. If any provision of this DDRSA is found to be illegal, void or unenforceable for unfairness or any other reason (for example, if a court or other tribunal or authority declares it to apply to the extent possible as if void or unenforceable provision had never existed.

Definitions

Unless otherwise defined, a term defined in the agreement has the same meaning when used in this DDRSA and:

Account means the account nominated in the Direct Debit request, held at your Financial Institution from which we are authorised to arrange for funds to be debited;

Agreement means the Terms and Conditions (including BPAY), including the Schedules to those terms and conditions, as amended from time to time;

Direct Debit Request means the Direct Debit Request between us and you as amended from time to time;

Financial Institution is the financial institution where you hold the account nominated in your Direct Debit Request as the account from which we are authorised to arrange for funds to be debited;

We mean Sikh Grammar School Australia; and you mean the Customer/s who signed the Direct Debit Request.