



Direct Debit Request Authority

Privacy Statement

The information requested by Council on this form may constitute personal information under the Privacy and Personal Information Protection Act 1998. Council is allowed to collect the information from you to consider this matter. Supplying this information is voluntary. However if you cannot or do not wish to provide the information, we may not be able to consider the matter. If you need further details, please contact the Privacy Officer, Campbelltown City Council, cnr Queen and Broughton Streets, Campbelltown. Please note that information provided may be shared with Department of Education (DEC), the Police, other relevant agencies and educators in accordance with applicable legislation.

Request and Authority to debit the account named below to pay Campbelltown City Council

I request and authorise Campbelltown City Council (93533) to arrange for my child care fees to be debited through the Bulk Electronic Clearing System from an account held at the financial institution identified below subject to the terms and conditions of the Direct Debit Request Service Agreement (and the instructions provided below).

I understand I will receive an email prior to my child commencing care, confirming the direct debit amount that will be deducted. I understand this amount will continue to be debited until a change occurs to my child care fees, upon which I will be notified at least five days prior to my debited amount being updated. I understand that if my account is in arrears when my child ceases care, payments will continue until the balance of the account is finalised.

In accordance with Council's policy, your child care account must remain at least one week in advance at all times. Accounts paid fortnightly (two weeks ahead) or monthly (one month ahead).

Please complete either Section 1 or 2 below as well as Section 3:

1. Financial Institution Deductions (Bank accounts are debited on Fridays only)

Insert details of the financial institution	Financial institution name			
	Branch			
Insert details of the bank account to be debited	Account name			
	BSB number			
	Bank account number			
	Payment frequency	<input type="checkbox"/> Weekly	<input type="checkbox"/> Fortnightly	
	Bank account holder's signature		Date	

2. Credit Card Account Deductions*

Details of direct debit (credit card ONLY)	Please choose one of the following options:										
	<input type="checkbox"/> Weekly on (please circle one) M T W Th F					of each week.					
	<input type="checkbox"/> Fortnightly on (please circle one) M T W Th F					of each fortnight.					
	<input type="checkbox"/> Monthly on the (insert day i.e. 1 st , 15 th , 23 rd) _____					of each month.					
*ALL CREDIT CARD PAYMENTS WILL INCUR A MERCHANT SERVICE FEE (MSF) SURCHARGE (incl. GST) , VISA and Mastercard 0.6%, AMEX 0.8%											
Insert credit card details to be debited	Type of card	VISA / Mastercard / AMEX									
	Credit card number										
	Card expiry date			/			CCV				
	Cardholders name										
	Cardholders signature						Date				

3. This section must be completed by the Child Care Account Holder (Person claiming CCS)

Insert details of your child care account.	Child's name										
	Service attending										
	Account holder name										

Education and Care Services Direct Debit Request Service Agreement
Definitions

account	means the account held at <i>your financial institution</i> from which we are authorised to arrange for funds to be debited (including Visa and Mastercard)
agreement	means this Direct Debit Request Service Agreement between <i>you</i> and <i>us</i>
authority	a form sent with this agreement to collect your direct debit information called the 'Education and Care Services - Direct Debit Request Authority'
business day	means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia
credit card	Visa or Mastercard (excludes debit cards)
debit day	means the day that payment by <i>you</i> to <i>us</i> is due
debit payment	means a particular transaction where a debit is made
direct debit request	means the <i>Direct Debit Request</i> between <i>us</i> and <i>you</i>
merchant service fee (MSF)	is the surcharge passed on to customers for using credit cards. All credit card payments will incur a Merchant Service fee surcharge as per Council's current fee schedule
refunds	for information regarding Council's policy on refunds, please visit Council's website www.campbelltown.nsw.gov.au and follow the links to Council policies
us or we	means Campbelltown City Council who you have authorised by signing a <i>direct debit request</i>
you	means the customer who signed the <i>direct debit request</i>
your financial institution	is the financial institution where <i>you</i> hold the account that <i>you</i> have authorised <i>us</i> to arrange to debit

1. Debiting your account

- 1.1 By signing a Direct Debit Request Authority, you have authorised us to arrange for funds to be debited from your account. You should refer to the Authority and this agreement for the terms of the arrangements between us and you.
- 1.2 We will only arrange for funds to be debited from your account as authorised in the Authority. We will only arrange for funds to be debited from your account if we have sent to the email nominated by you on enrolment, a billing advice which specifies the amount payable by you to us and when it is due.
- 1.3 If the debit day falls on a day that is not a business day, we may 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.
- 1.4 By selecting weekly instalments on the Direct Debit Request Authority, the direct debit will occur every Friday. By selecting fortnightly instalments, the direct debit will occur on every second Friday.

2. Changes by us

- 2.1 We may vary any details of this agreement or a direct debit request at any time by giving you at least five days written notice.
- 2.2 Unless suitable arrangements are made to clear an amount due as a result of a dishonoured direct debit, the direct debit may be cancelled after a period of 14 days.

3. Changes by you

- 3.1 If you wish to amend a debit payment, you must notify us in writing at least five days before the next debit day.
- 3.2 You may also cancel your authority for us to debit your account at any time by giving us five days' notice in writing before the next debit day.

4. Your obligations

- 4.1 It is your responsibility to ensure that there are sufficient funds available in your account one day before and two days after the due date to allow a debit payment to be made in accordance with the Authority.

- 4.2 If there are insufficient clear funds in your account to meet a debit payment:
- a) you may be charged a fee and/or interest by your financial institution;
 - b) you may also incur fees or charges imposed or incurred by us; and
 - c) you must arrange for the debit payment to be made by another method or arrange for sufficient funds to be in your account by an agreed time so that we can process the debit payment.
- 4.3 You should check your account statement to verify that the amounts debited from your account are correct.
- 4.4 If National Australia Bank Limited ACN 004 044 937 (NAB) is liable to pay goods and services tax (GST) on a supply made by the NAB in connection with this agreement, then you agree to pay the NAB 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 debiting your account, you should notify us directly on (02) 4645 4443 and also confirm the notice in writing with us so that we can resolve your query as quickly as possible.
- 5.2 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.
- 5.3 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.
- 5.4 Any queries you may have about an error made in debiting your account should be directed to us in the first instance so that we can attempt to resolve the matter between us and you. 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 (includes Visa and Mastercard)**
- You should check:
- 6.1 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.
 - 6.2 your account details which you have provided to us are correct by checking them against a recent account statement;
 - 6.3 with your financial institution any details if you are unsure about completing this Authority.
- 7. Confidentiality**
- 7.1 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.
- 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. Refunds**
- 8.1 All refunds are subject to an approval process, any overpayments shall be remitted in accordance with Council policy.
- 8.2 A copy of this policy is available from Council's website www.campbelltown.nsw.gov.au.
- 8.3 All requests for a refund must be made in writing.
- 9. Notice**
- 9.1 If you wish to notify us in writing about anything relating to this agreement, you should write to Campbelltown City Council, PO Box 57, CAMPBELLTOWN NSW 2560.
- 9.2 We will notify you by sending a notice in the ordinary post to the address you have given us in the direct debit request.
- 9.3 Any notice will be deemed to have been received two business days after it is posted.