

Request and Authority to debit the account named below to pay  
Kingston International College  
ABN: 85 105 745 695

## Direct Debit Request and Authorisation

Last name

First name

Request and authorise Kingston International College [User ID: 541037] to arrange, through its own financial institution, a debit to your nominated account any amount Kingston International 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.

## Direct Debit

Name of Financial Institution

Address of Financial Institution

Name of Account to be debited

BSB

Account number

## Credit/ Debit Card\*

Cardholder Name

Credit Card Number

Expiry Date

CVN (Three digit number on the back of card)

\*Additional transactional fees and charges apply, please see page 3 for details.

## 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 Kingston International College as set out in this Request and in your Direct Debit Request Service Agreement. Amount will be deducted from the nominated bank account according to your payment schedule on the letter of offer unless stated otherwise under Payment Details. KIC terms and conditions still apply.

## Account Signatures

Student Name

Signature

Date

Account Holder

Signature

Date

The following is your Direct Debit Service Agreement with **Kingston International College – ABN: 85 105 745 695**.

The agreement is designed to explain 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.

We recommend you keep this agreement in a safe place 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 form.

## 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 **Kingston International College**, (the Debit User) you have authorised by signing a direct debit request.
- **you** means the customer who signed the Direct Debit Request.
- **your financial institution** means the financial institution nominated by you on the DDR at which the account is maintained.

## 1. Debiting your account

By signing a Direct Debit Request, 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

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.

## 2. 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**.

## 3. Amendments by you

You may change, stop or defer a debit payment, or terminate this agreement by providing us with at least fourteen (14) days' notification by writing to: **Lot 131, 131 Harold Street, HIGHGATE WA 6003** or by **telephoning us on (08) 9228-8288** during business hours or arranging it through your own financial institution.

## 4. 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:

- (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 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

## 5. Dispute

If you believe that there has been an error in debiting your account, you should notify us directly on **(08) 9228-8288** 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 with your financial institution direct.

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.

## 6. Accounts

You should check:

(a) 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.

(b) your account details which you have provided to us are correct by checking them against a recent account statement; and

(c) with your financial institution before completing the Direct Debit Request if you have any queries about how to complete the Direct Debit Request.

## 7. 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:

- (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

If you wish to notify us in writing about anything relating to this agreement, you should write to: **Lot 131, 131 Harold Street, HIGHGATE WA 6003**

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.

Student Name

Student Signature & Date

The information below was extracted from the **Integratpay Financial Services Guide and Product Disclosure Statement**.

If you are paying by credit card please see transaction fees that applies to Kingston College below.

## Schedule A - Fee Schedule

Set out below are the fees and charges payable to IntegraPay in respect to transactions performed and Services provided by IntegraPay, unless otherwise agreed.

### Transaction Fees

Transaction Fee (bank account, credit or debit card)	Up to	\$1.65	Per Transaction
Visa / MasterCard Service Fee (Domestic)*	Up to	3.85%	Calculated on the Transaction Value
Amex Service Fee*	Up to	5.50%	Calculated on the Transaction Value
BPAY Transaction Fee (bank account, Visa or MasterCard)	Up to	\$3.30	Per Transaction
BPAY Service Fee	Up to	3.30%	Calculated on Transaction Value
International Surcharge	Up to	2.20%	Calculated on the transaction value PLUS Visa / MasterCard / Amex Service Fee
High Value Bank Debit Surcharge	Up to	1.00%	Transactions over \$2,000.00
Failed Transaction Fee	Up to	\$5.50	Per failed or returned transaction attempt
Chargeback or Claim Fee	Up to	\$55.00	Per successfully returned Chargeback or Claim
Refund Fee	Up to	\$11.00	Per Refund
Settlement Fee	Up to	\$2.75	Per Settlement
Fraud Monitoring	Up to	\$1.10	Per Transaction
Chargeback Retrieval Fee	Up to	\$11.00	Per Chargeback Request
Claim Retrieval Fee	Up to	\$11.00	Per Item Claim Request

For more information on this list please visit the *Integratpay* website at [www.integratpay.com](http://www.integratpay.com)

### Late Payment Fee

Kingston International reserves the right to impose a late payment fee of \$100 for each week of not receiving the payment from due date. Please refer to the student Letter of Offer for reference.