

DIRECT DEBIT REQUEST

SERVICE AGREEMENT

1. Perth College Inc ("Debit User") will initiate direct debit payments in the manner referred to in the Schedule set out in the DDR.
2. Debit payments will be made when due. The Debit User will not issue individual confirmation of payments made.
3. The debit user will give the customer 30 days' written notice if the Debit User proposes to vary details of this arrangement, including the amount and frequency of payments.
4. If the customer wishes to defer any payment or alter any of the details referred to in the Schedule, the customer must write to the Debit User at the following address:

Perth College Inc
PO Box 25
Mt Lawley 6929

5. Any queries concerning disputed debit payments must be directed to the Debit User in the first instance. Customers may obtain details of the claims process by contacting the Debit User at Perth College on 9471 2100.
6. Direct debiting, through BECS, is not available on the full range of accounts at all financial institutions. If in doubt, the customer should check with their financial institution before completing this Direct Debit Request.
7. The customer should ensure that the account details given in the Schedule are correct by checking them against a recent statement from the financial institution at which the account is held.
8. By signing this Direct Debit Request, the customer warrants and represents that he/she/they is/are duly authorised to request the debiting of payments from the account described in the Schedule.
9. It is the customer's responsibility to have sufficient cleared funds available in the account to be debited to enable debit payments to be made in accordance with this Direct Debit Request. If the Customer is uncertain as to when the debit will be processed to the Customer's account, he or she should enquire direct of the Ledger F1.
10. If a debit payment falls due on any day which is not a business day, the payment will be made on the next business day.
11. If a debit payment is returned unpaid, the customer may be charged a fee for each unpaid item.
12. Customers wishing to cancel this Direct Debit Request or to stop individual debit payments must give at least 7 days' written notice to the Debit User at the address referred to above. You can also contact your own financial institution, which act promptly on your instructions.
13. Except to the extent that disclosure is necessary in order to process debit payments, investigate and resolve disputed transactions or is otherwise required by law, the Debit User will keep details of the customer's account and debit payments confidential.
14. If you believe there has been an error in debiting your account, you should notify us directly on 9471 2100. Alternatively, you can contact your financial institution for assistance.
 - a. If we conclude as a result of our investigations that your account has been incorrectly debited we will respond to your query by arranging within a reasonable period 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.
 - b. 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.
15. If you wish to notify us in writing about anything relating to this agreement, you should write to: Perth College PO Box 25 Mt Lawley 6929. We will notify you by sending a notice to the preferred address or email you have given us in the Direct Debit Request. Any notice will be deemed to have been received on the second banking day after sending.
16. 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.
17. 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).