



Direct Debit Request Terms and Conditions

Never Stand Still

Residential Communities

UNSW Residential Communities
Gate 5, High Street
UNSW Sydney NSW 2015
Phone: +61 (2) 9385 4346
Fax: +61 (2) 9385 4557
Email: unswrc.finance@unsw.edu.au

Request and Authority to debit the account named below to pay
UNIVERSITY OF NEW SOUTH WALES (Direct Debit User ID 477553)

Request and Authority to debit Your Surname _____
Your Given names _____
"You" request and authorise **UNIVERSITY OF NEW SOUTH WALES** to arrange, through its own financial institution, a debit to Your nominated account any amount **UNIVERSITY OF NEW SOUTH WALES**, 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.

Insert the name and address of financial institution at which account is held Financial institution name _____
Address _____

Insert details of account to be debited Name/s on account _____
BSB number (Must be 6 Digits) -
Account number _____

Acknowledgment 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 **UNIVERSITY OF NEW SOUTH WALES** as set out in this Request and in Your Direct Debit Request Service Agreement

Insert Your signature and address Signature _____
Address _____
e-mail address _____
Date _____

Second account signatory (if required) Signature _____
Address _____
e-mail address _____
Date _____

Direct Debit Request Service Agreement

This is Your Direct Debit Service Agreement with **UNIVERSITY OF NEW SOUTH WALES - ABN 57 195 873 179. Direct Debit User ID 477553**. It explains 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.

Please keep this agreement 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 authorisation.

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 **UNIVERSITY OF NEW SOUTH WALES**, (the Debit User) You have authorised by requesting a Direct Debit Request.
- You** means the customer who has signed or authorised by other means 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

- 1.1 By signing a Direct Debit Request or by providing us with a valid instruction, 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.
- 1.2 We will only arrange for funds to be debited from Your account as authorised in the Direct Debit Request.
- 1.3 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

- 2.1 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

- 3.1 If you wish to stop or defer a debit payment you must notify us in writing at least two (2) business days before the next debit day but as this would put you in breach of your license agreement you must agree with us an alternative means of payment, which may be another direct debt authority.

4. Your obligations

- 4.1 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.
- 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 clear 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

5 Dispute

- 5.1 If You believe that there has been an error in debiting Your account, You should notify us directly on **unswrc@unsw.edu.au** or **+61 (2) 9385 4346** 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 directly with Your financial institution.
- 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 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

- 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. Notice

- 8.1 If You wish to notify us in writing about anything relating to this agreement, You should write to

UNSW Residential Communities
Gate 5, High Street
UNSW Sydney NSW 2015
Phone: +61 (2) 9385 4346
Fax: +61 (2) 9385 4557
unswrc@unsw.edu.au

- 8.2 We will notify You by sending a notice by email to the address You have given us in the Direct Debit Request.

- 8.3 Any notice will be deemed to have been received on the third banking day after posting.
-