Direct Debit Service Agreement

This is your Direct Debit Service Agreement with the Melbourne College of Hair and Beauty (MCOHB).

It explains what your obligations are when undertaking a Direct Debit arrangement with MCOHB. 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 Melbourne College of Hair and Beauty (MCOHB), (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.

Debiting your account

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.

We will only arrange for funds to be debited from your nominated 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.

Melbourne College of Hair and Beauty
Level 1, 1 Star Crescent, Docklands, VIC, Australia 3008 Tel: +61 3 9650-1056
RTO No: 21943 — CRICOS: 02886G

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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) working days notice by email.

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 contacting us by submitting a written request to reception or by email **or** arranging it through your own financial institution, which is required to act promptly on your instructions.

*Note: in relation to the above reference to 'change', your financial institution may 'change' your debit payment only to the extent of advising us (**Melbourne College of Hair and Beauty**) of your new account details.

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:

- You may be charged a fee and/or interest by your financial institution;
- You may also incur fees or charges imposed or incurred by us; and
- 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.

Dispute/s

If you believe that there has been an error in debiting your account, you should notify us directly via our student ticketing system as soon as possible so that we can resolve your query quickly. Alternatively, you can take it up directly with your financial institution.

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 by email 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 by email.

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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.

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).

Notice

If you wish to notify us about anything relating to this agreement, you should contact us via the RTOs reception or email. We will notify you by sending a response to you by email.

DIRECT DEBIT AUTHORITY FORM

Request and Authority to debit the account named below to pay	
**Melbourne College of Hairdressing Beauty Therapy and Natural Medicine Pty Ltd Trading As Melbourne College of Hair and Beauty (The RTO)**
Request and Authority to debit	**Surname/Family name of account holder:** **Given names of account holder:** Request and authorise Melbourne College of Hair and Beauty to arrange for any amount Melbourne College of Hair and Beauty may debit or charge you 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 any further instructions provided below].
Insert the name and address of financial institution at which account is held	**Financial institution name:** _____ **Address:** _____ _____
Insert details of account to be debited **Credit cards are not accepted.**	**Name of account** _____ **BSB number:** |___|___|___| - |___|___|___| **Account number:** |___|___|___|___|___|___|___|___|___|
Acknowledgment	By signing this Direct Debit Request you acknowledge having read and understood the terms and conditions governing the debit arrangements between you and **RTO** as set out in this Request and in your Direct Debit Request Service Agreement.

Melbourne College of Hairdressing Beauty Therapy & Natural Medicine Pty Ltd
Trading as Melbourne College of Hair and Beauty
Level 1, 1 Star Crescent, Docklands, VIC, Australia 3008 Tel: +61 3 9650-1056
ACN: 124 869 094 — RTO No: 21943 — CRICOS: 02886G

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Payment details	**I/we wish to pay RTO tuition fees and charges by direct debit until further notice.** ☐ **Quarterly on the 27ᵗʰ day of the third month of the quarter**. ☐ **Monthly on the 27ᵗʰ day of the month**. **Student ID No.** _____ **Course Details:** _____
Insert your contact details and signature	**Current mailing address:** **Home No**: **Mobile No**: **Email:** **Signature:** **Date:**

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