

REQUEST FOR

DIRECT DEBIT

USE BLOCK LETTERS WHEN COMPLETING THIS FORM AND PLEASE KEEP A COPY.

Request and Authority to debit the account named below to pay for Kaplan Higher Education Pty. Ltd. (trading as Murdoch Institute of Technology) courses.

By completing this form you request and authorise Kaplan Higher Education Pty. Ltd. [ABN 85 124 217 670] trading as Murdoch Institute of Technology to arrange for any amount Kaplan Higher Education Pty. Ltd. 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.

Request and Authority to debit

Title Mr Ms Other (please specify):	
Family name	
First name(s)	Male Female
Date of birth (d/m/y)	Student ID
Telephone (home/mobile)	
E-mail	
Full address	
City	Postcode
Country	

Name and address of financial institution at which account is held

Financial institution name
Address or branch location

Details of account to be debited

Account name	
BSB number	Account number

STAFF ONLY: Bank account details checked

Staff name	Date
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Acknowledgment

By signing this Direct Debit Request you acknowledge having read and understood the terms and conditions governing the debit arrangements between you and Kaplan Higher Education Pty. Ltd. as set out in this Request and in your Direct Debit Request Service Agreement.	
Family name	
First name(s)	
Signature	Date

Payment details

Please refer to your payment/instalment plan below, which is based on payment/instalment notification sent to you.

Please select one option below

The maximum amount to be debited at any one time is: \$ (amount in words)	
The first debit may be made on a monthly basis from:	(date)
Debits may be made fourteen days after the issue of a billing advice	

NOTE: If the payment date is not a business day, payment will be processed on the following business day. A reminder will be sent to you via email 2 business days prior to payment date.

Please ensure there is sufficient funds in your designated account on the payment date. AUD50 will be charged should direct debit be dishonoured or rejected and further fees will be charged by your designated bank for dishonoured payment or overdrawn.

Bank account holder signature (signatures if joint account) and address details

Family name	
First name(s)	
Full address	
City	Postcode
Country	
Signature	Date

Family name	
First name(s)	
Full address	
City	Postcode
Country	
Signature	Date

REQUEST FOR DIRECT DEBIT

Direct Debit Request Service Agreement

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.

Business 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 Kaplan Higher Education Pty. Ltd., 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: is the financial institution where you hold the account that you have authorised us to arrange to debit.

1. Debiting your account

1.1 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.

1.2 We will only arrange for funds to be debited from your account as authorised in the *direct debit request*; OR

We will only arrange for funds to be debited from your account if we have sent to the address nominated by you in the direct debit request, 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*.

2. Changes 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. Changes by you

3.1 Subject to 3.2 and 3.3, you may change the arrangements under a direct debit request by contacting us - Monica King, Monica.king@murdochinstitute.wa.edu.au 08 92661714.

3.2 If you wish to stop or defer a *debit payment* you must notify us in writing at least 14 days' before the next *debit day*. This notice should be given to us in the first instance. You can arrange the cancellation through your own financial institution.

3.3 You may also cancel your authority for us to debit your account at any time by giving us 14 days notice in writing before the next *debit day*. This notice should be given to us in the first instance. You may also request a stop or cancellation through your *financial institution*.

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*:

- you may be charged a fee and/or interest by your *financial institution*;
- you will also be charged a AUD50 admin fee 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*.

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 [Monica King, Monica.king@murdochinstitute.wa.edu.au 08 92661714] and confirm that notice in writing with us as soon as possible so that we can resolve your query more quickly.

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

You should check:

- 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.
- your account details which you have provided to us are correct by checking them against a recent *account statement*; and
- 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:

- to the extent specifically required by law; or
- 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 the Campus Supervisor in your state.

8.2 We will notify you by sending a notice via email to the email address you have given us in the *direct debit request*.

8.3 Any notice will be deemed to have been received two *business days* after it is posted.

9. Campus contact

Building 512
Murdoch University
South Street Murdoch
Perth, WA 6150
phone: 08 9360 1700
email: info@murdochinstitute.wa.edu.au