



STUDENT DIRECT DEBIT REQUEST

(Request for debiting amounts to accounts through the Bulk Electronic Clearing System (CS2) ("BECS"))

Student (Customer) Details (in full)

I,	Student ID
<input type="text"/>	<input type="text"/>

(Full name)

authorise and request PaySmart (User ID No 073053) ("The Debit User"), until further notice, in writing, to arrange for my/our account (as described in the schedule below) to be debited as specified below, provided that if no amount is specified, the account may be debited with any amounts which the Debit User may properly debit or charge me/us through BECS.

Central Regional TAFE utilises the service of PaySmart to operate its direct debit services. PaySmart Pty Ltd ACN 117 597 010 AR No. 409047 is an authorised representative of Transaction Services Holdings Limited AFSL 338256 authorised to provide general advice about billing and issue billing services.

The Schedule

Payment plans are for the term of the enrolment and will be deducted fortnightly unless otherwise requested. Instalments are calculated by dividing the cost of the enrolment (less the deposit) by the number of instalments on the payment plan.

Preferred start date:

____ / ____ / ____

Preferred frequency:

Weekly

Fortnightly

Monthly

Details of Account to be Debited - please select only one

(Note - direct debiting is not available on all accounts. If in doubt, please refer to your financial institution)

Direct Debit from Bank Account

Surname of account holder:

Account held at:

Name and branch of Financial Institution:

BSB Number:

Account Number:

Debit from Credit Card

Name on Card:

Credit Card Number:

Visa:

Mastercard:

Expiry date: ____ / ____

Acknowledgement

Please ensure account details are correct and that this request is signed by the required number of authorised signatories.

I/We have read the Direct Debit Service Agreement document attached and agree to its terms.

I/We authorise and request that this Direct Debit Request remain in force until cancelled, deferred, or otherwise altered in accordance with the Direct Debit Service Agreement.

Account Holder Signature:	Date:
Account Holder Signature:	Date:

Save the completed and signed form to your device and email it to clientsupport@crtafe.wa.edu.au



DIRECT DEBIT REQUEST SERVICE AGREEMENT

1. PaySmart will debit the bank account / credit card nominated in the Schedule of this Direct Debit Request. Instalments will be deducted on a fortnightly basis (unless otherwise requested). The duration of the payment plan will be determined by the duration of the course study period. PaySmart may, by prior arrangement and advice to me/us vary the amount or frequency of future debits.
2. Should the original terms & conditions of this authority need to be varied a minimum of fourteen days' notice will be provided by Central Regional TAFE (CRTAFE) to you. Queries arising as a result of any such variation must be notified to PaySmart two working days prior to the debit date the variation would apply.
3. Should the original value of this direct debit arrangement need to be altered for any reason, I/We authorize PaySmart to vary the amount of the payments upon instructions from CRTAFE, and where such instructions from CRTAFE are received by PaySmart, I/we do not require PaySmart to notify me/us of such variations to the debit amount. I/We acknowledge that PaySmart or CRTAFE is to provide 14 days' notice if varying the terms of the debit arrangements otherwise than as provided for herein. I/We acknowledge that my/our requests to vary, defer or stop the debit arrangement must be directed to CRTAFE.
4. Deferment or alteration (written or verbal) by the customer to the debiting schedule will be considered subject to the terms and conditions of any agreement between you and CRTAFE for whom PaySmart acts on behalf of.
5. If a debit item is disputed PaySmart or your Financial Institution must be notified immediately. PaySmart will endeavour to resolve this matter within Industry agreed time frames. Disputed debit items resolved in favour of PaySmart will incur an administration fee.
6. Direct debiting through BECS is not available on all accounts. You are advised to check your account details against a recent statement from your financial institution. If uncertain, you should check with your financial institution before completing the Direct Debit Request.
7. When a debit day falls on a weekend and/or a national public holiday all debits for that weekend or national public holiday will be processed on the PREVIOUS WORKING DAY. If unsure, you should contact PaySmart.
8. PaySmart may, under certain provisions of the "Privacy Act 1988" give information about you to a credit reporting agency. This information will be limited to repayments which are overdue pursuant to the terms and conditions of any contractual agreement between you and CRTAFE and for which debt collection has started. You may be liable for any costs associated with the recovery of your overdue account, this may include, but is not limited to the following; legal fees, interest and mercantile agency collection cost.
9. It is your responsibility to ensure cleared funds are available in your nominated bank account/credit card to meet the direct debit payment. If a debit is returned unpaid by your financial institution, you will be responsible for payment of the debit plus an additional \$15.00 for return fees and administrative costs incurred by PaySmart. If PaySmart has not received instruction to the contrary from you, we will debit both the next due payment and any overdue amounts on your next scheduled debit date.
10. This authority shall stand pursuant to the terms and conditions of any contractual agreement between you and CRTAFE. The administration only of this authority is conducted by PaySmart acting as a billing agent for the CRTAFE. The services provided by PaySmart are administrative only and do not extend to the provision of any services or benefits provided by CRTAFE. This authority shall be interpreted and enforced pursuant to the laws of the state of Queensland.
11. To stop or cancel a direct debit it is recommended that you contact CRTAFE in the first instance. The terms and conditions or any agreement between you and Central Regional TAFE for whom PaySmart acts on behalf of must be complied with. However, if a dispute occurs between you and CRTAFE all enquiries regarding a stop or cancellation of a direct debit should be directed to either PaySmart or your own financial institution.
12. Collected funds are held in trust until disbursement. In event of fraud where PaySmart is not at fault, PaySmart will be free of any legal liability.
13. No account records or account details will be disclosed to any person or persons except where such information is required in connection with any claim relating to an alleged incorrect or wrongful debit.
14. All enquiries in relation to refunds must be directed to CRTAFE.
15. PaySmart will communicate to me/us from time to time. To ensure communication reaches you it is important PaySmart is supplied by me/us with a valid email address and mobile phone number. Failure to supply a valid email address and a mobile phone number will prevent PaySmart from contacting you regarding important information concerning my account.
16. In signing this Direct Debit Request, you accept the conditions outlined in PaySmart's Product Disclosure Statement (PDS) in its entirety. PaySmart will email the PDS to you and, if this is not received, you acknowledge that you have accessed, read and understood the PDS on the PaySmart website www.paysmart.com.au.