



## **Our commitment to you**

This document outlines our service commitment to you, in respect of the Direct Debit Request (DDR) arrangements made between Blue Hills College and you. It sets out your rights, our commitment to you and your responsibilities to us together with where you should go for assistance.

### **Initial terms of the arrangement**

In terms of the Direct Debit Request arrangements made between us and signed by you, we undertake to periodically debit your nominated account for the agreed amount in payment of your College Fee Account.

### **Drawing arrangements**

- The first drawing under this Direct Debit arrangement will occur on a nominated day.
- If any drawing falls due on a non-business day, it will be debited to your account on the next business day following the scheduled drawing date.
- We will give you at least 14 days notice in writing when changes to the initial terms of the arrangement are made. This notice will state the new amount, frequency, next drawing date and any other changes to the initial terms.
- If you wish to discuss any changes to the initial terms, please telephone the College Bursar.

## **Your rights**

### **Changes to the arrangement**

If you want to make changes to the drawing arrangements, contact the College Bursar. These changes may include:

- deferring the drawing; or
- altering the schedule; or
- stopping an individual debit; or
- suspending the DDR; or
- cancelling the DDR completely.

### **Enquiries**

Direct all enquiries to us, rather than to your financial institution, and these should be made at least 7 working days prior to the next scheduled drawing date. All communication addressed to us should include your customer reference number or account number.

All personal customer information held by us will be kept confidential except that information provided to our financial institution to initiate the drawing to your nominated account. If information will not be kept confidential, you may wish to explain how, why and to whom this information will be made available to the College Bursar.

### **Disputes**

- If you believe that a drawing has been initiated incorrectly, we encourage you to take the matter up directly with us by contacting the College Bursar during business hours.
- You will receive a refund of the drawing amount if we cannot substantiate the reason for the drawing.

## **Your commitment to us**

It is your responsibility to ensure that:

- your nominated account can accept direct debits (your financial institution can confirm this); and
- that on the drawing date there is sufficient cleared funds in the nominated account; and
- that you advise us if the nominated account is transferred or closed.

If your drawing is returned or dishonoured by your financial institution, then contact will be made with you immediately to ascertain how the outstanding account will be paid. Any transaction fees payable by us in respect of the above will be added to your fee account and the balance outstanding.