



DIRECT DEBIT TERMS & CONDITIONS

South 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.

1. PaySmart will debit the bank account/credit card nominated in the Schedule of this Direct Debit Request as specified. PaySmart may, by prior arrangement and advice to you, 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 South Regional TAFE 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. 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 South Regional TAFE for whom PaySmart acts on behalf of.
4. 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.
5. 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.
6. 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.
7. 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 South Regional TAFE 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.
8. 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.**
9. This authority shall stand pursuant to the terms and conditions of any contractual agreement between you and South Regional TAFE. The administration only of this authority is conducted by PaySmart acting as a billing agent for the South Regional TAFE. The services provided by PaySmart are administrative only and do not extend to the provision of any services or benefits provided by South Regional TAFE. This authority shall be interpreted and enforced pursuant to the laws of the state of Queensland.
10. To stop or cancel a direct debit it is recommended that you contact South Regional TAFE in the first instance. The terms and conditions or any agreement between you and South Regional TAFE. However, if a dispute occurs between you and South Regional TAFE all enquiries regarding a stop or cancellation of a direct debit should be directed to either PaySmart or your own financial institution.
11. 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.
12. 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.
13. All enquiries in relation to refunds must be directed to South Regional TAFE.
14. 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.

South Regional TAFE Contact Information (Direct Debits only)

Telephone: 6371 3728

In person: 5 Anson Road, Albany

Mail: PO Box 894, Albany WA 6331

Version Control

Custodian of document	Director Corporate Services
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