

CUSTOMERS' AUTHORITY

Name of customer(s) giving the DDR

I/We

authorise **CQUniversity Australia**

APCA user ID number **405287**

To arrange for funds to be debited from my/our account at the financial institution identified below and as prescribed below through the Bulk Electronic Clearing System (BECS) or to debit my/our account by any other means in accordance with the terms of the attached Direct Debit Request Service Agreement.

This authorisation is to remain in force in accordance with the terms described in the Direct Debit Request Service Agreement.

ACCOUNT HOLDER AND ACCOUNT DETAILS

Student number (if applicable)

Date of birth / /
DD MM YYYY

Account holder/s full name		
Address		
City	State	Postcode

Account to be debited

Name of financial institution
Account name

BSB number <input type="text"/> - <input type="text"/>	Account number <input type="text"/>	Branch name <input type="text"/>
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CONTRACT INFORMATION

Maximum amount to be debited per transaction \$

First payment date / /

Final payment date / /

Frequency of debit Weekly Fortnightly Monthly

ACKNOWLEDGEMENT

By signing this document, I/We authorise the following:

1. CQUniversity Australia ABN 39 181 103 288 (the Debit User) to debit/credit my/our account, detailed above, with the amounts due according to my/our loan agreement I/we (or a third party) have with the University or as provided in the Service Agreement through the Direct Debit System.
2. I/We have read, understood and agree to the Terms and Conditions governing the debit arrangement between me/us and CQUniversity as set out in this Request and in my/our Direct Debit Request Service Agreement below. (If joint account, all signatures may be required)

Signature

Date / /

Signature

Date / /

DIRECT DEBIT REQUEST SERVICE AGREEMENT

CENTRAL QUEENSLAND UNIVERSITY

Drawing Arrangements:

- The amounts drawn will be as due under the loan agreement or any agreed variation to it thereafter, or any greater amount which I/either of us, or third party instructed CQUniversity to draw, provided such instructions is given in the manner specified in the operating authority held by the University in connection with my/our account. Where the amount due under the loan agreement decreases, CQUniversity at its discretion may decrease the amount drawn from my/our account or, unless I/we instruct the University to decrease it, continue to draw the higher amount.
- CQUniversity will arrange for funds to be debited from my/our account
 - As requested and authorised in the Direct Debit Request; and
 - According to any agreement between CQUniversity and me/us specifying the amount payable and the date payment is due.
- The payment will be deducted from my/our nominated account on the payment due date. Where the due date falls on a non-business day, CQUniversity will draw the amount on the next business day. I understand that my Financial Institution can also provide information relating to payment dates and amounts for direct debit deductions.
- CQUniversity reserves the right to cancel the Direct Debit Request if two (2) or more drawings are returned unpaid by the nominated Financial Institution. I/we confirm I/we will be required to arrange an alternate payment of the full amount of the outstanding debt immediately.
- CQUniversity will keep all information pertaining to our nominated account at the Financial Institution, private and confidential (subject to providing such information to our Sponsor in BECS in connection with any claim made on it relating to an alleged incorrect or wrongful drawing), or otherwise as required by law.
- CQUniversity may vary this agreement at any time but will not change the terms of these drawing arrangements without giving me/us at least 14 days' notice.

Our Rights:

- I/We understand CQUniversity has a customer claims process in place if I/we believe that a drawing has not been correctly processed. I/We confirm we have an obligation to contact CQUniversity via any of the means listed below if I/we have a complaint regarding the amount or timing of any of our drawings.
- The University will endeavour to resolve my/our query in a prompt manner. If the University's investigations show that my/our account has been incorrectly debited they will arrange for the financial Institution to adjust my/our account accordingly. The University will also notify me/us of the amount by which my/our account has been adjusted. If following their investigations, the University believe on reasonable grounds that my/our account has been correctly debited, the University will respond to my/our query by providing me/us with reasons and copies of any evidence for this finding. If the University cannot resolve the matter, I/we can still refer the matter to my/our financial Institution, who will obtain details from me/us of the disputed payment and may lodge a claim on my/our behalf.
- For all matters relating to the Direct Debit arrangement, including requests for deferment of debits, alteration of debit arrangements or stopping or cancelling my/our Direct Debit, I/we can contact CQUniversity as per the information listed below.

In writing: CQUniversity
Financial Services Division
Building 65/2
Bruce Highway
North Rockhampton QLD 4702

By phone: 07 4930 9886

By email: accounts@cqu.edu.au

- I/We understand requests to stop or cancel my/our Direct Debit can also be directed to my/our Financial Institution.

Our Responsibilities:

- I/we confirm that it is my/our responsibility to obtain independent advice in relation to the Direct Debiting arrangements and how they will affect my/our personal or business affairs. To avoid unnecessary rejection of a Direct Debit and processing of my/our disbursements, I confirm that it is my/our responsibility to ensure that the account details I/we have given are correct, and I/we have either checked these account details against a recent account statement from our Financial Institution, or contacted our Financial Institution directly to confirm the account details. (Please note that direct debiting may not be available on all accounts) I/We understand that if I am unsure as to how to complete the Direct Debit Request, I/we can contact my/our financial institution.
- We confirm that it is our responsibility to ensure that sufficient funds are available in the nominated account to meet a drawing on its due date. If I/we do not have sufficient funds :
 - The payment will be regarded as not having been made
 - An Administration fee may be charged to your account by your Financial Institution.
- We confirm that it is our responsibility to advise CQUniversity if the account nominated by us in this Direct Debit Request is transferred or closed.
- We confirm that it is our responsibility to ensure that the authorisation given to draw on the nominated account is identical to the account signing instruction held by the Financial Institution where the account is based.
- We confirm that it is our responsibility to arrange a suitable alternate payment method with CQUniversity if the Direct Debit Request is cancelled either by us or the nominated Financial Institution