Payment of School Fees by Direct Debit Option

The Monte Sant’ Angelo Mercy College (MSAMC) Direct Debit Instalment Plan for paying school fees and charges enables parents/carers to spread the payment of fees from February to November (inclusive), instead of paying lump sum payments at the commencement of each term. Your Plan will be established under the terms of the following Direct Debit Conditions. Please retain this page as your record of these terms.

Direct Debit Conditions – How the MSAMC Direct Debit Instalment Plan Works

To assist you in planning and managing the cost of your daughter's Monte education, the College has partnered with School EasyPay (www.schooleasypay.com.au) as our Payment Gateway Service Provider to allow the College to be able to offer Direct Debit as a payment method. Information about this service is below and in the enclosed.

Calculation of Instalments

- The total amount of Fees and Other Charges, as advised in the Schedule of Fees & Charges is calculated for your daughter/s.
- **Concessions**, such as Siblings Discounts and scholarships, as approved by the College, are taken into account.
- **Tax Deductible Donations** for Building Fund, as advised in the relevant College Schedule of Fees & Charges, are included, if authorised by you on the original Parent set-up form.
- **Other voluntary charges** for Parents’ and Friends’ Raffle are included, if authorised by you on the original Parent set-up form.

Your direct debit amount may not be equal during the year due to other charges. Your Fee Statement issued each term will indicate the direct debit amounts payable and dates of each payment.

You have the choice of two instalment frequencies under the Direct Debit Plan:

- **10 instalment Direct Debit frequency**
  - Your tuition fee will be split and charged equally over 10 payments (February to November)
  - Additional other charges (such as Camps, iLearn and Sports) will be charged in full in the first month after billing as shown on the Fee Statement
  - Please note, under the 10 instalment frequency, the full annual tuition fee value will be billed and shown on your Term 1 Fee Statement. This balance will then reduce each month over the year.

- **4 instalment direct debit frequency**
  - Fees and charges will be debited in full as per the Fee Statement Issued in February, May, August & November
The following example table outlines the timing of debits:

<table>
<thead>
<tr>
<th>Statement Issue</th>
<th>Jan</th>
<th>Feb</th>
<th>Mar</th>
<th>Apr</th>
<th>May</th>
<th>Jun</th>
<th>Jul</th>
<th>Aug</th>
<th>Sep</th>
<th>Oct</th>
<th>Nov</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>10 instalment frequency</strong></td>
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</tr>
<tr>
<td>Tuition Fees</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
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<td>✔️</td>
<td>✔️</td>
</tr>
<tr>
<td>Other Charges</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
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<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
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<tr>
<td>Voluntary Items</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
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<td>✔️</td>
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<tr>
<td><strong>4 instalment frequency</strong></td>
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</tr>
<tr>
<td>Invoice Total (Fees, Charges &amp; Voluntary Items)</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
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<td>✔️</td>
<td>✔️</td>
</tr>
</tbody>
</table>

**Illustrative Example Only**

<table>
<thead>
<tr>
<th>Yr 7 2016 - Invoices</th>
<th>Term 1</th>
<th>Term 2</th>
<th>Term 3</th>
<th>Term 4</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fees (Annual on DD10)</td>
<td>17,640</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>iLearn</td>
<td>650</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Netball</td>
<td>250</td>
<td>350</td>
<td>-</td>
<td>-</td>
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<tr>
<td>Yr 7 Camp</td>
<td>250</td>
<td>350</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Music Ensembles</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Building Fund</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Raffle</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>DD Amounts &amp; Timing</th>
<th>Jan</th>
<th>Feb</th>
<th>Mar</th>
<th>Apr</th>
<th>May</th>
<th>Jun</th>
<th>Jul</th>
<th>Aug</th>
<th>Sep</th>
<th>Oct</th>
<th>Nov</th>
<th>Dec</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>10 instalment frequency</strong></td>
<td></td>
<td></td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tuition Fees (1/10th)</td>
<td>1,764</td>
<td>1,764</td>
<td>1,764</td>
<td>1,764</td>
<td>1,764</td>
<td>1,764</td>
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<td>1,764</td>
<td>1,764</td>
<td>1,764</td>
<td>1,764</td>
<td>1,764</td>
</tr>
<tr>
<td>Other Charges</td>
<td>650</td>
<td>600</td>
<td>350</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>DD Value</td>
<td>-</td>
<td>2,699</td>
<td>1,764</td>
<td>1,764</td>
<td>2,699</td>
<td>1,764</td>
<td>1,764</td>
<td>2,399</td>
<td>1,764</td>
<td>1,764</td>
<td>2,049</td>
<td>-</td>
</tr>
</tbody>
</table>

| **4 instalment frequency** |     |     |     |     |     |     |     |     |     |     |     |     |
| Invoice Total (Fees - 1/4, Charges & Voluntary Items) | 5,345 | 5,295 | 5,045 | 4,695 | 5,345 | 5,295 | 5,045 | 4,695 | 5,345 | 5,295 | 5,045 | 4,695 |

Those families not under a Direct Debit arrangement are required to settle the full account statement balance by the due date. Late payment charges will be applied to accounts not settled by the due date. The existing payment options of BPAY, direct deposit, credit card (other than Diners), cheque and cash remain available.
**Getting Started**

To commence Direct Debit arrangements, the following steps are required:

1. **Complete the attached Parent Set-Up and Direct Request Form**
2. **Return the form to the College Business Office via email or post by Friday December 16 2016**
3. **Retain a copy of the Direct Debit Request Service Agreement (DDRSA)***

Your payments will be processed in accordance with the form and calculation mechanics commencing in the month after receipt of the form.

Any commencement of an arrangement at a time other than the start of an academic year will require your account to be at the applicable balance should the arrangement have been in place all year. A calculation of the amount will be provided by the College Business Office and Direct Debit arrangement only commence once any required payment is received.

**Mechanics of the Instalment Payments**

- An instalment is deducted from your nominated financial institution account or charged to your nominated Credit Card, according to the frequency of payments option you have selected:
  
  A. Ten-Monthly Instalment – on the 6th of the month from February to November (Max. 10)
  
  B. Term (4) Instalment – on the 6th of February, May, August and November

All you need do is ensure that you have sufficient funds or credit in your nominated financial institution account to cover each instalment payment. If there are insufficient funds or credit, causing a dishonour, a charge will be debited to your account at the applicable rate.

- Payment dates cannot be selected by the family and there is no flexibility to the 6th. The first payment in any given year will be February to cater for families’ financial situations.

- Only Visa, Mastercard and AMEX credit cards are acceptable for this Plan. The use of these credit cards will not incur any surcharge

- Your Payment Account details (bank account or credit card or debit card) will be electronically stored securely by School EasyPay, not the College. School EasyPay is a Payment Card Industry Data Security Standard (PCI DSS) compliant organisation ensuring the highest possible security of your account details.

- You can change your set-up/options at any time by notifying the College in writing or completing an updated form.

**Communications**

- The College will continue to issue you a Fee Statement each term even if your Tuition Fees Instalment Frequency is 10 Instalments, so as to pick up other charges on your account in the intervening months.

- Your payment instalment details, including date and amount, will be set out on your Fee Statement each term.

- At the time of each payment, confirmation will be sent by School EasyPay, via email or text message, of success or otherwise.
Calculation of Instalments

- You should carefully check these and contact us immediately should alterations be required.
- Any further alterations to this arrangement must be advised in writing. This includes cancellation of the arrangement, or of any scheduled instalment payment, or of any variation to the amount of a catch-up instalment payment, or a change in the financial institution account or credit card.
- Communication to MSAMC may be made through one of the following:
  
  Finance Manager
  Monte Sant’ Angelo Mercy College
  PO Box 1064
  NORTH SYDNEY  NSW  2059
  Ph: (02) 9409 6200
  Email: fees@monte.nsw.edu.au

Charges

- In general, there are no charges for the establishment of this arrangement.
- If, however, you Default or Dishonour on a scheduled payment you will be charged a Dishonour Fee in order to recover the charges levied against MSAMC and an administrative charge.
- Or, if you make repeated changes to your arrangement, such as cancelling a payment or repeatedly change your payment frequency, requiring re-calculations, you will attract a Variations Fee.
- MSAMC will contact you in the event of a payment rejection to seek a substitute payment. At this time, your Direct Debit set-up details will be checked and payment reprocessed or an alternate payment arrangement made. A warning against multiple dishonours which may lead to a cancellation of the arrangement will be issued.

Schedule of Charges

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Dishonour Fee</td>
<td>$15.00 per occasion</td>
</tr>
<tr>
<td>Variation Fee</td>
<td>$20.00 per re-calculated advice</td>
</tr>
<tr>
<td>Rejection Administration Fee</td>
<td>$50.00 per occasion</td>
</tr>
</tbody>
</table>

Termination/Cancellation of Plan

Your MSAMC Direct Debit Instalment Plan will remain in force from year to year, unless:

- You cancel by written notice (by any one of the applicants); or,
- MSAMC cancels due to the unacceptable incidence of dishonours and/or cancellations of scheduled instalments.
- Three monthly or two term dishonours or cancellations in any six month period, which are not promptly replaced by another form of payment, will terminate your Plan and all monies outstanding shall become immediately payable.
Subsequent Years

• At the beginning of each year, the College Board Chair will issue a letter outlining the fees for the year.

• You will be able to check the accuracy of your payment calculations against the College Fee Schedule and your invoice issued each term.

• **Unpaid balances** from one year will not be included in the calculations for a new year. All outstanding payments must be made before the end of December. No updated Plan will become operable until all outstanding monies have been paid.

Not a Credit Facility

• Please note carefully: **this is not a Credit Facility**. This is an instalment payment plan, where payments must parallel the College terms to which the charges relate.

• Your MSAMC Direct Debit Instalment Plan and Standard Instalments have been set-up to achieve these parallel payments.

• A failure on your part to maintain payments via your arrangement may lead to the **cancellation** of your arrangement by MSAMC, whereupon all outstanding monies will be due and payable immediately.

Variations to these Terms

• MSAMC reserves the right to vary these terms from time-to-time and will provide you with prior written advice of these variations.

• Advice will be deemed to have been given if posted to the last recorded address for your debtor account.
### Parent/Guardian Details:  Please check your name & address details and amend if required

<table>
<thead>
<tr>
<th>Name:</th>
<th>Debtor ID:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Address:</td>
<td>Date of Birth (For ID Purposes): ☐ ☐/☐/☐ ☐ ☐ ☐ ☐</td>
</tr>
<tr>
<td>Phone:</td>
<td></td>
</tr>
<tr>
<td>Email Address for Payment Confirmation:</td>
<td></td>
</tr>
</tbody>
</table>

### 2. Tuition Fees Instalment Frequency:
You can choose to have your Tuition Fees billed to your account in 10 instalments (Feb to Nov) or in 4 equal instalments (Feb, May, Aug and Nov).

<table>
<thead>
<tr>
<th>Option</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>☐ 10 Instalments:</td>
<td>monthly instalments from February to November each year</td>
</tr>
<tr>
<td>☐ 4 Instalments:</td>
<td>February, May, August and November each year (NB: Year 12 will be billed over 3 instalments; Feb, May &amp; Aug)</td>
</tr>
</tbody>
</table>

Instalments will be charged to your account on the 6th of the month (as applicable) and will be based on the invoice issued. Please Note that Statements will be issued by the College on a term basis, irrespective of the instalment frequency chosen above. Statements will indicate direct debit dates.

### 3. Voluntary Contribution to Monte Sant’ Angelo Mercy College Building Fund:
All Families are invited to make tax deductible voluntary donations to the Monte Sant’ Angelo Mercy College Foundation Building Fund to help meet the costs of maintaining and developing the College’s wonderful campus and extensive buildings and facilities. Please indicate the amount you elect to donate each year. You can change this election at any time by notifying the College in writing. Your annual donation will be divided into equal 4 instalments and be included on your regular Statement similar to current processes.

<table>
<thead>
<tr>
<th>Option</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>☐ $1,000 per annum per family</td>
<td>☐ I do not wish to contribute the Monte Sant’ Angelo Mercy College Foundation Building Fund</td>
</tr>
<tr>
<td>☐ Other amount (please specify): $ ______ per annum</td>
<td></td>
</tr>
</tbody>
</table>

### 4. Voluntary Monte Sant’ Angelo Mercy College Parents & Friends Raffle:
All Families are invited to enter Monte Sant’ Angelo Mercy College Parent and Friends Raffle for the chance to win one term’s tuition. Conditions of Entry are on the reverse of each Fee Statement. Please indicate your selection below. You can change this election at any time by notifying the College in writing.

<table>
<thead>
<tr>
<th>Option</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>☐ Please enter us in the raffle at a cost of $35 per Term</td>
<td>☐ I do not wish to enter the Monte Sant’ Angelo Mercy College P&amp;F Raffle</td>
</tr>
</tbody>
</table>

### 5. Payment Account:
The balance due as indicated on your Fee Statement will be Direct Debited on the 6th of each month from your nominated Payment Account in line with your nominated frequency. Account can either be a Bank Account or a Credit/Debit Card (Visa/MasterCard/Amex only).

**Payment Processing Fees — Nil** (The College will cover processing fees incurred under direct debit arrangements). Please specify your Payment Account by completing either Credit/Debit Card details or Bank Account details below.

#### Credit/Debit Card Details

**Card Number:** ____________ - ____________ - ____________ - ____________ - ____________ - ____________

**Name on Card:** ____________________________________________________________

**Card Expiry ____ / ____**

**OR**

#### Bank Account Details

**BSB** ____________ - ____________

**Account Number:** ____________ - ____________ - ____________ - ____________ - ____________

**Account Name:** ____________________________________________________________

### 5. Account Holder Declaration:
I/we hereby register with School EasyPay (“SEP”) and authorise Monte Sant’ Angelo Mercy College (“College”) and SEP to process payments from the bank or card account nominated above in accordance with the Statements provided by the College, this Parent Set Up form (PSF) and the School EasyPay Terms & Conditions (SEPTC) which are available from the College, on www.schooleasypay.com.au or by emailing info@schooleasypay.com.au. By signing this PSF, I confirm the information above is true and correct, that I have agreed that henceforth I am required to maintain at all times an appropriate Direct Debit Authority with the College authorising the College to initiate the direct debit read and understood the PSF and the SEPTC, that I agree to be bound by the PSF and the PSF and SEPTC and that of the fees and other charges payable. I understand that this arrangement will remain in place until such time as it is cancelled by me in writing, or by the College or by SEP. I understand and agree that all payment related queries or disputes should be resolved with the College.

**Direct Debit Request:** I/we hereby request that moneys due in terms of the repayment arrangements covered by this document be drawn by Zenith Payments Pty Ltd t/a School EasyPay (User ID: 428563) under the Direct Debit System from my/our account stated above. I/we acknowledge that this Direct Debiting arrangement is governed by the Terms of the Direct Debit Service Agreement received from Zenith Payments Pty Ltd t/a School EasyPay.

<table>
<thead>
<tr>
<th>Account Holder Signatures (Joint A/C holders Are 2 signatures required?)</th>
<th>Date:</th>
<th></th>
</tr>
</thead>
</table>

**SUBMIT COMPLETED FORM BY:**

Scan & Email: fees@monte.nsw.edu.au  In Person / Mail: To the Business Office
This is your Direct Debit Service Agreement with School EasyPay (User ID: 428563), part of Zenith Payments Pty Ltd ABN 71 083 359 684. It explains what your obligations are when undertaking a Direct Debit arrangement with us. It also details what our obligations are to you as your Direct Debit provider. Please keep this agreement for future reference. It forms part of the terms and conditions of your Direct Debit Request (DDR) and should be read in conjunction with your DDR authorisation.

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.
- **banking day** means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.
- **College** means Monte Sant’ Angelo Mercy College.
- **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 School EasyPay, (the Debit User) you have authorised by requesting a Direct Debit Request.
- **you** means the customer who has signed or authorised by other means the Direct Debit Request.
- **your financial institution** means the financial institution nominated by you on the DDR at which the account is maintained.

1. Debiting your account
   1.1 By signing a Direct Debit Request or by providing us with a valid instruction, 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
   1.3 If the debit day falls on a day that is not a banking day, we may direct your financial institution to debit your account on the following banking day. If you are unsure about which day your account has or will be debited you should ask your financial institution.

2. Amendments by us
   2.1 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. Amendments by you
   You may change, stop or defer a debit payment, or terminate this agreement by providing your school or us with at least 3 days notification by writing to:
   School EasyPay, PO Box 177, Balmain, NSW 2041 or by telephoning us on 02 9556 7590 during business hours; or arranging it through your own financial institution, which is required to act promptly on your instructions.

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: (a) you may be charged a fee and/or interest by your financial institution; (b) you may also incur fees or charges imposed or incurred by us; and (c) 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 02 9556 7590 and confirm that notice in writing with us as soon as possible so that we can resolve your query more quickly. Alternatively you can take it up directly with your financial institution.
   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 in writing.

6. Accounts
   You should check:
   (a) 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.
   (b) your account details which you have provided to us are correct by checking them against a recent account statement; and
   (c) 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:
   (a) to the extent specifically required by law; or
   (b) 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:
   School EasyPay, PO Box 177 Balmain NSW 2041
   8.2 We will notify you by sending a notice in the ordinary post to the address you have given us in the Direct Debit Request.
   8.3 Any notice will be deemed to have been received on the third banking day after posting.