

# TERMS AND CONDITIONS

The Client needs to provide the following warranties and representations:-

1. A copy of the Direct Debit Service Agreement has been provided to the account holder
2. An original signed authority from the account holder will be held by the client for each Direct Debit arrangement and stored in secured place (fire proof cabinet)
3. The client will indemnify CDF and keep CDF free from responsibility of any loss incurred by the school performing Direct Debits on bank accounts
4. The Client's use of the Direct Debit Request system via CDF constitutes agreement to the terms and conditions herein.
5. Original documents to be retained for a period of seven (7) years

## PROCEDURES

### Loading new agreements

- Parents / School to complete original direct debit request authority
- The school can access the account through CDF online and input data i.e. BSB, Account No, start date, amount, frequency etc
- This is done as follows-

Go to **"Welcome Page"**

- Go to **"Personal Payees"** then **"debit external"**.
- **"Personal Payer Description"** – Family Code
- **"BSB"** – **"Account Number"** – **"In the name of"**
- **"Lodgement Reference"** – School Fees
- **"Reference to appear on statement"** – Family Code
- Then click **"Update & Pay"**
- **"transfer from"** - In the drop down box select the account/client to be debited
- **"transfer to"** – select the account to be credited
- Complete **"reference (to appear on statement)"** and **"amount"**.
- Click **"Pay Later"** for regular payments
- Complete the following fields
  - **"First Payment Date"**
  - **"Pay"** (frequency)
  - **"Last Payment Date"** (if applicable)

### Account number changes

- Parents / School to complete original direct debit request authority recording new account details
- School to
  1. delete the current Direct Debit from **'Future payments'**
  2. delete existing account No & account name from **'Personal Payees'**
  3. Input the new account details through **'Personal Payees'** - see **'Loading new agreements'** above

## Changes – Amendments/Suspensions

- **Note – changes to payer’s bank account number are to be treated as NEW and a new authority is to be completed**
- The school is to obtain written advice from the account holder detailing change to amount, frequency, next due date etc
- The school is then to enter direct debit details in CDF Online (Bank account details can not be amended)
- This is done as follows
  - Go to **“Welcome Page”**
    - In **“future payments”** window, click **“more”** next to the clients details
    - then click on **“modify “**
    - Complete changes then click **“OK”**

## Cancellations/Deletions

- The school is to obtain written advice from the account holder to cancel direct debit.
- The school is then to cancel direct debit arrangements loaded in CDF Online.
- This is done as follows
  - Go to **“Welcome Page”**
    - In **“future payments”** window, click **“more”**
    - click **“delete”**. Confirm password then click **“delete”** again
    - Go to **“personal payees”** find the account name, click **“change”** then **“delete”**

## Dishonoured Items

### Refer to customer

- Item will appear on schools account statement.
- To be followed up by school with account holder.
- No change in current procedure.

### Payment Stopped

- Item will appear on schools account statement.
- School to follow up with account holder.
- If payment not to continue follow cancellation/deletion procedure.
- If payment is to continue
  - Account holder to advise their bank to lift ‘stop’ restriction
  - School to follow amendment procedure if changes required

### Incorrect Account

**Invalid Other  
Account Closed**

- Item will appear on clients account statement.
- School to follow up with account holder
- New agreement to be completed
- The school is then to cancel current direct debit (**See Cancellations/Deletions above**)
- Input new bank account details - direct debit details in CDF Online as per “**Loading new Agreements**” above.