

DIRECT DEBIT REQUEST

SERVICE AGREEMENT

1. Perth College Inc ("Debit User") will initiate direct debit payments in the manner referred to in the Schedule.
2. Debit payments will be made when due. The Debit User will not issue individual confirmation of payments made.
3. The debit user will give the customer 14 days' written notice if the Debit User proposes to vary details of this arrangement, including the amount and frequency of payments.
4. If the customer wishes to defer any payment or alter any of the details referred to in the Schedule, the customer must write to the Debit User at the following address:

Perth College Inc
PO Box 25
Mt Lawley 6929

5. Any queries concerning disputed debit payments must be directed to the Debit User in the first instance. Customers may obtain details of the claims process by contacting the Debit User at Perth College on 9471 2100.
6. Direct debiting is not available on the full range of accounts at all financial institutions. If in doubt, the customer should check with their financial institution before completing this Direct Debit Request.
7. The customer should ensure that the account details given in the Schedule are correct by checking them against a recent statement from the financial institution at which the account is held.
8. By signing this Direct Debit Request, the customer warrants and represents that he/she/they is/are duly authorised to request the debiting of payments from the account described in the Schedule.
9. It is the customer's responsibility to have sufficient cleared funds available in the account to be debited to enable debit payments to be made in accordance with this Direct Debit Request.
10. If a debit payment falls due on any day which is not a business day, the payment will be made on the next business day.
11. If a debit payment is returned unpaid, the customer may be charged a fee for each unpaid item.
12. Customers wishing to cancel this Direct Debit Request or to stop individual debit payments must give at least 7 days' written notice to the Debit User at the address referred to above.
13. Except to the extent that disclosure is necessary in order to process debit payments, investigate and resolve disputed transactions or is otherwise required by law, the Debit User will keep details of the customer's account and debit payments confidential.