



Archdiocesan **Development Fund**

Archdiocesan Development Fund 2016 Direct Debit Request Facility

For the Purposes of Collecting School Fees Terms & Conditions of Use

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In addition, neither the Corporation of the Trustees of the Roman Catholic Archdiocese of Brisbane, nor the Archdiocesan Development Fund is prudentially supervised by APRA; contributions to the Fund do not obtain the benefit of the depositor protection provisions of the *Banking Act 1959*; and the Fund is designed for investors who wish to promote the charitable purposes of the Fund."



About this document

This document contains guidelines to the terms and conditions for customers wishing to access the ADF's facilitated direct debit service.

Contents of this document should be read carefully each year. By using the Direct Debiting facility, an indication is made that the participating School/College understands and agrees to be bound by the terms and conditions outlined in this service offering.

Contact details:

Direct Debit Support Services are available Monday to Friday between the hours of 8:15am and 4:30pm. Provided below is a listing of the dedicated direct debits support team to assist in the provision of this service.

Karen Fraser (Monday - Wednesday) (07) 3324 3755

Debbie Rogers (Wednesday - Friday) (07) 3324 3764

Email adf@bne.catholic.net.au

Website www.bne.catholic.net.au/adf



Using the ADF's Direct Debit Facility

1. **Direct Debit Requests (DDR) Forms.** Schools must use the approved Direct Debit Request (DDR) form supplied by the ADF for every parent/customer wanting to use this facility.
2. **Original DDR Forms.** All completed Direct Debit Requests must be sent to the ADF within the specified cut-off time for processing. Original Forms will be kept at the ADF.
3. **Parent/Customer Communications.** Responsibility for communications between the School and their Parent/Customer community in relation to Direct Debit Requests resides with the school.
4. **Cut-off Time.** Cut off times are **three (3)** business days prior to the first processing date. Forms not received in time for the first payment date will be commenced on the next payment period and the end date will not be changed.
5. **Scanned Requests.** The ADF will only accept a scanned copy as a **matter of urgency** and **on an infrequent basis**. Once scanned and emailed, the **original** form must be forwarded to the ADF clearly marked "**scanned request**" and the date the scan was emailed to the ADF on the DDR form. Scanned requests present an increased risk of duplication for which the School accepts responsibility for any rejection or dishonour fees because of duplicated processing.
6. **DDR Information Requirements.** For the ADF to successfully process requests, the school must ensure that the following direct debit details are supplied:
 - Type of Request – New / Alteration / Cancellation
 - Periodic Payment Number (A# - for Alterations or Cancellations)
 - BSB numbers
 - Bank account numbers
 - Name of Account
 - Payment Frequency
 - Amount
 - Start and Completion Dates (See Ready Reckoner for Payment Calculator)
 - School Reference Details

In peak processing periods (February to April), DDR will be prioritised in accordance with completeness of details provided. It is the School's responsibility to ensure complete and accurate information is supplied to the ADF for processing.

7. **Ready Reckoner Payment Calculator.** The Ready Reckoner shows the system-generated start and completion dates for fortnightly DDRs. For requests other than fortnightly in frequency, as a guide, start and completion dates must align as follows:
 - **Weekly** – Start on any day of the week, must end on the same day of each week (i.e. starts Monday, finishes on a date nominated as Monday)
 - **Monthly** – Starts on a particular day in the month, payment intervals will be on the same day of each month till completion (i.e. starts on the 15th February / finishes 15th December)
 - **Quarterly** – Based on the nominated start date in the month is at three (3) monthly intervals completing on a similar date, i.e., start date of 15th March over four (4) quarters finishes 15th December.



Where the due date for a payment falls on a day which is not a business day, the debit will be processed on the next available business day. In the event that the due date for payment is the last day of the month and that day is not a business day, the debit will be processed by the ADF on the last business day of the month. DDRs non-aligned with the correct processing periods will be deemed incomplete and may delay the ADF's ability to process the request in accordance with the time period specified.

8. **Periodic Payment Reference Numbers (A#).** Once DDRs have been loaded for processing, each request will be assigned an A# reference number, known as a Periodic Payment reference number. Schools can access these numbers via the following methods:
 - ADF Online
 - Available by selecting Accounts/Periodical Payment– use Ctrl+F to find either the parent's surname, school code or A# reference number (www.bne.catholic.net.au/adf)
 - Account Statements
 - A# numbers are noted against payments once processed on the school's account

It is important that these numbers be noted on any future correspondence pertaining to the original request with the ADF.

9. **Processing Date.** On processing date, the amounts as nominated on the DDR will be credited to the school's account and debited from the parent's accounts, generally overnight.
10. **Alterations / Cancellation DDRs.** Person/s nominated on the DDR may alter, stop or cancel requests at any time by giving the ADF notice in writing. This must be co-ordinated via the School. All alternations or cancellations must have the Periodic Payment A# reference number noted on the form, and be received at the ADF no later than the day prior to the next payment date.
11. **Rejection Processing.** The ADF will process all rejections to the school's account as information becomes available. Each day the ADF will email schools with a notification stating the reason for the rejection so the parent/customer can be contacted. If the Schools are not receiving these email notifications, please contact the ADF on 07 3324 3764.
12. **Rejection Reasons.** In certain circumstances, other financial institutions may reject a Direct Debit, which normally takes place within three (3) business days and is usually due to insufficient funds being held in the nominated account for Direct Debiting. Other reasons may include:
 - the nominated account number is incorrect;
 - the nominated account has been closed;
 - the nominated account holder has placed a stop the Direct Debit Request; or
 - the Direct Debit Request is technically invalid.
13. **Rejection Fees.** If any Direct Debit Request is rejected by another financial institution, a \$1.10 (including GST) Rejection Fee will be passed on to the School.
14. **Maximum Number of Rejections.** Direct Debit Requests that have rejected four (4) times within the same year will be cancelled by the ADF to prevent further processing costs. All endeavours will be made to contact the school in this event.



15. **ADF DDR Support.** Please contact 07 3324 3764 or email adf@bne.catholic.net.au with your direct debit queries. During peak processing period February to April, a support team will be dedicated to processing the volumes and dealing with the queries. Alternatively, your Relationship Manager may be of further assistance to you throughout this time.

16. **Privacy Information.** The ADF collects, holds, uses and discloses personal information about the parent. The ADF collects personal information directly from the parent for the purposes of providing services and products, including processing of payments and transactions and managing accounts. If the personal information provided is incomplete or inaccurate, we may not be able to provide the services or products they seek.

The ADF may disclose personal information about the parent to parishes, schools and agencies within the Archdiocese, and external third parties, including service providers and other financial institutions that assist the ADF in providing services and products. The ADF does not disclose personal information overseas, but the ADF may engage with third parties who use service providers with overseas infrastructure.

The Privacy Policy (available on the ADF website or on request) sets out how the parent can access and ask for correction of personal information, how to complain about privacy-related matters and how the ADF responds to complaints. Contact details: Privacy Officer, GPO Box 282, Brisbane, Queensland, 4001. Email: privacyofficer@bne.catholic.net.au, telephone +61 7 3324 3579.

Common Errors on Direct Debit Forms

- Forms are not received in time for the first payment due. **These payments will be commenced on the next payment period and end date will not be changed.**
- Final payment date is incorrect for fortnightly payments or number of instalments not completed.
- BSB or Account Number incorrect or incomplete.
- Credit Card Number supplied on form. These details cannot be accepted on this form. Forms will be returned to the school.
- No commencement date or date is incomplete.
- Payment amount unclear.
- Payment Frequency not completed.
- **Authority number (A#) not recorded on alteration or cancellation forms.**
- Please only use a black pen.

