

2. DIRECT DEBIT REQUEST



CUSTOMER'S AUTHORITY

I (name of parent/guardian authorising the DDR):

First Last

for student (name)

First Last

authorise and request Matrix Education Pty Ltd (APCA User ID number 401566) until further notice in writing, to arrange for funds to be debited through the Bulk Electronic Clearing System (BECS) from my/our account at the Financial Institution identified below as instructed by me/us or any other amounts as instructed or authorised to be debited in accordance with the terms and conditions of the Direct Debit Request Service Agreement (DDRSA) as amended from time to time.

Billing address Unit number

Street number Street name

Suburb Postcode

PAYMENT DETAILS

This authority allows the debiting of amounts payable by the Customer under the Agreement between the Customer and Matrix Education Pty Ltd.

DETAILS OF THE ACCOUNT TO BE DEBITED

(Please complete all details)

Credit Card (Please tick)

MasterCard Visa

Cardholder's name

Card number

Card expiry date

CVV (last 3 digits on back of card)

DIRECT DEBIT OPTION (Please select one)

- Monthly: Please debit my account on the 8th of each month
- Quarterly: Please direct debit my account once per term

CUSTOMER AUTHORISATION

By completing the authorisation below, I/we acknowledge that this Direct Debit arrangement is governed by the terms of the Direct Debit Request Service Agreement (DDRSA) attached to this request.

I/We also authorise Matrix Education Pty Ltd to verify (if need be) the details of the account with my/our Financial Institution mentioned above and for that Financial Institution to release information to Matrix Education Pty Ltd in order to allow it to verify the above account details.

(If the account is in joint names, signatures of both account holders are required).

Name of account holder 1

First Last

Signature

Name of account holder 2 (if joint account)

First Last

Signature

Please turn over to read Direct Debit Request Service Agreement (DDRSA)

TERMS & CONDITIONS AGREEMENT

By ticking the check boxes below, I/We acknowledge that I/We have read and understood the:

- Direct Debit Request Service Agreement (Appendix A) &
- Parent and Student Agreement (Appendix B) on the following pages

DIRECT DEBIT REQUEST SERVICE AGREEMENT

- 1 By signing the Direct Debit Request (DDR), you authorise us to arrange for funds to be debited from your Account in accordance with the Agreement.

Definitions

Unless otherwise defined, a term defined in the Agreement has the same meaning when used in this DDRSA and:

Account means the account nominated in the DDR, held at your Financial Institution from which we are authorised to arrange for funds to be debited;

Agreement means the Terms and Conditions, including the Schedules to those Terms and Conditions, as amended from time to time; **DDR** means the Direct Debit Request between us and you as amended from time to time;

Financial Institution is the financial institution where you hold the account nominated in your Direct Debit Request as the account from which we are authorised to arrange for funds to be debited;

'We' means Matrix Education Pty Ltd and

'You' means the Customer/s who signed the DDR.

- 2 Monthly Direct Debit payments will be deducted on the 8th of each month. Quarterly Direct Debit payments will be deducted on the 8th of the first month of each quarter. If the payment date falls on a public holiday or weekend, the payment may be processed on the next Banking Business Day. If you are uncertain when the payment will be debited from your Account, please check with your Financial Institution. Please note that depending on the schedule of your enrolled course/s, the course commencement date may be after your Direct Debit payment.

- 3 If you choose to cancel your enrolment and associated direct debit authorisations with Matrix Education you must notify us at least 7 days prior to the date of your next invoice.
(Note: Invoices are issued in week 8 of each term for the following term. Effectively, you must notify us by the end of week 7 if you wish to cancel your enrolment with us for the following term.)

- 4 You should be aware that the minimum enrolment period is one term (9 weeks) and you will be liable for one term's fees regardless of the date of notification to Matrix Education to cancel your enrolment and associated direct debit authorisations.

- 5 If you do not notify us of your cancellation of enrolment (please refer to the point 3 above for the minimum notification requirements), this will indicate your continuation of enrolment at Matrix Education for the subsequent term.

- 6 We will advise you 14 days in advance of any changes to the Direct Debit Request.

- 7 For all matters relating to the Direct Debit Request, including cancellation, alteration or suspension of drawing arrangements or to stop or defer a payment, or to investigate or dispute a previous payment, you should contact:

(a) Matrix Education Pty Ltd
Phone: 1300 008 008
Postal Address: PO Box Q282 Queen Victoria Building NSW 1230
E-mail: accounts@matrix.edu.au And

(b) Allow for 7 days for the amendments to take effect or to respond to a dispute.

If our investigations show that your Account has been incorrectly debited, we will arrange for the Financial Institution to adjust your Account accordingly. We will also notify you in writing of the amount by which your Account has been adjusted. If our investigations show that your Account has been correctly debited, we will respond to your query by providing you with reasons and copies of any evidence for this finding.

If we cannot resolve the matter, you can still refer it to your Financial Institution, which will obtain details from you of the disputed payment and may lodge a claim on your behalf.

- 8 You should be aware that:

- (a) direct debiting through the Bulk Electronic Clearing System (BECS) is not available on all accounts; and
(b) You should check your Account details directly against a recent statement from your Financial Institution. If you are in any doubt, please check with your Financial Institution before completing the drawing authority.

- 9 It is your responsibility to ensure that:

- (a) sufficient cleared funds are in the Account when the payments are to be drawn;
(b) the authorisation to debit the Account is in the same name as the Account signing instruction held by the Financial Institution where the Account is held;
(c) suitable arrangements are made if the direct debit is cancelled:
– By yourself;
– By your Financial Institution; or
– For any other reason.

- 10 For declined transactions, the following procedures or policies will apply:

- (a) we treat the payment as if it was never made;
(b) services may be suspended until the outstanding charges are paid; and/or
(c) A \$55 dishonour fee may be applied to each declined transaction. This is to cover additional administrative resources required to chase up for the declined transaction and any bank charges imposed on us due to the declined transaction. We reserve the right to cancel the Direct Debit Request at any time if drawings are returned unpaid by your Financial Institution.
(d) Without further notification, we will attempt to debit your account every 5 working days and for each declined transaction, the above dishonour fee will apply;
(e) If your enrolment is cancelled by us due to default on payment, you are still liable to pay in full any outstanding invoices at the time. Once your account is paid in full, you can request in writing for re-enrolment however this will be subject to our decision. Upon your request, we will revert back to you in 7 days in writing.
(f) After 3 attempts to debit your account, if it is still unsuccessful, the matter may be referred to an external debt collector and this may incur additional charges to you.

- 11 All Customer records and Account details will be kept private and confidential to be disclosed only at your request or at the request of the Financial Institution in connection with a claim made to correct/investigate an alleged incorrect or wrongful debit or otherwise as required by law.

PARENT AND STUDENT AGREEMENT

1 Enrolment Fee

At the time of enrolment, a one off enrolment fee of \$55 (GST inclusive) applies.

2 Attendance

(a) Students are expected to attend all their Theory Classes during the scheduled time and day in which they are enrolled. The minimum enrolment period is one complete term (9 weeks) and disenrolments cannot be made during this period. If a student fails to attend one or more classes during this period, neither credits or refunds will be provided. Students are not permitted to change Theory Classes once their enrolment is completed and requests for one off class changes will not be entered into.

(b) Courses run for 9 classes from week 1 to 9 in the term. In the case of a postponed class, students will be expected to return in week 10 of the term to attend their lesson. No credits or refunds will be provided for postponed classes.

3 Behaviour

Students are expected to be on their best behaviour at all times, and must be dressed neatly and appropriately whilst on Matrix premises. Mobile phones are not allowed in class and are to be switched off or on silent. If a parent or guardian needs to get in contact with a student whilst they are in class, they should contact the front desk on 1300 008 008. A teacher reserves the right to ask a student to leave the class if they are engaging in disruptive behaviour during the duration of the class. Any students, who conduct themselves in an anti-social manner towards other students or staff, may be asked to leave immediately. We reserve the right to cancel a student's enrolment if the inappropriate behaviour persists. This guarantees the safety of other students and our staff whilst on our premises.

4 Refund Policy

No credits or refunds will be provided in any circumstances. For this reason, we strongly recommend our customers to read our terms and conditions carefully before deciding to enrol for any of our courses.

5 Commitment

Once you are enrolled, as per the point 2 above you are required to enrol and make full payment for one complete term. Regardless of which payment option you elected (i.e. monthly or quarterly) you are legally liable to make full payment for at least one complete term (9 weeks).

6 Personal Information

Each student attending Matrix Education is required to submit personal details which are kept confidential. Changes to this information must be provided as soon as possible. Inaccurate or incomplete information being provided intentionally may result in the non-acceptance of an enrolment or cancellation of an existing enrolment.

7 External Examination Results

Matrix Education requests that its students provide school exam results, HSC results, photographs and ATAR by phone or email. Matrix Education reserves the right to advertise names, results and photographs for promotional purposes, but will remove them at the request of the parent or guardian.

8 Resources

The course's resources will be issued as part of the tuition fee for the course. Replacement of lost resources will be at the discretion of the Academic Heads or Service Team Leaders. Please note that there is a charge involved with such replacements. Matrix Education does not sell its resources as they are exclusive to students enrolled in the respective course/s. Students not enrolled in the course/s forfeit their right to retain these resources as they are the property of Matrix Education.

9 Use and Disclosure of Personal Information

The student's information provided is used for a variety of purposes including:

- Student administration
- Student surveys
- Promotional campaigns
- The provision of a safe environment for students

Personal information may be shared with other sectors of Matrix for administrative purposes. Matrix undertakes not to sell, rent or trade student's personal information. We will not disclose information about the student unless the disclosure is:

- Required by the law
- Authorised by the law
- The parent/guardian has consented in writing to our disclosing of the student's information through the acceptance of the Terms and Conditions of the program for which they have applied.

It is possible that Matrix may utilise third party suppliers from time to time to conduct specialised activities such as mail-outs.

These suppliers act on behalf of Matrix and do not facilitate their own commercial agendas whilst processing any personal information. While personal information may be provided to these agents to enable them to perform their agreed tasks, such information remains the property of Matrix at all times. The supplying organisations involved are bound by specific confidentiality and non-disclosure agreements.

10 Special Offers

Time to time, there may be special (promotional) offers. Each of our special offers will have its own terms and conditions, and you must refer to the respective terms and conditions before accepting the offer. Any special offers cannot be used in conjunction with any other offers or discounts.

11 Declaration

I declare that the information supplied to Matrix in support of this application for enrolment is complete and correct to the best of my understanding and belief. I understand that the purposeful giving of false, misleading or incomplete information may lead to the refusal of acceptance or cancellation of enrolment. I understand that the fees may increase and accept the liability for the payment of all fees as explained in the Matrix brochure or website. I agree that payment must be made to secure enrolment. I agree to abide by the Matrix Academic Rules as published and updated on the website from time to time.