

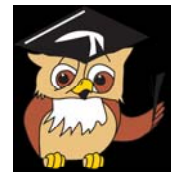
# Direct Debit Authorization

Private Tutoring

# Lifetime Learners

ABN 28 126 219 761

PO Box 1275, Sunnybank Hills, Q, 4109



Phone: 1300 373 314 Fax: 07 3420 0077

Email: [enquiries@lifetimelearners.com.au](mailto:enquiries@lifetimelearners.com.au)

URL: [www.lifetimelearners.com.au](http://www.lifetimelearners.com.au)

Name

Address

Suburb/Town  State

Post Code  Ph (area code)

## Complete this section for Direct Debit payment from a cheque or savings account

Account Name (as it appears on Bank Statement)

Financial Institution BSB (must be 6 digits)(if in doubt, ask your financial institution)    -

Financial Institution Account Number

Financial Institution Name  Branch

Account Holder signature  Date  /  /

Account Holder's signature  Date  /  /

## Complete this section for Direct Debit payment from a Credit Card

Card Type MasterCard  Visa  Amex

Cardholder Name (as it appears on card)

Card Number

Card Expiry Date   /

Cardholder signature  Date  /  /

Upon receipt of this Direct Debit Authorization, Lifetime Learners will debit your account on the 14th day of the month following each month in which tutoring has taken place based on the hours verified by your signature on our tutor's time sheet. Where the 14th day of the month falls on a weekend or public holiday, your account will be debited on the next available business day. You must ensure that funds are available in your account to meet your payment in order to avoid dishonour fees. Repeated dishonour events may result in withdrawal of service. Payment terms are strictly 14 days. Lifetime Learners reserves the right to charge interest on overdue accounts at the rate of 0.05134% calculated daily on the outstanding balance.

**Before signing:** I/we confirm that I/we have read the Direct Debit Authorization Service Agreement attached to this form.

**Please Note:** Direct debit is not available on the full range of accounts. If in doubt, refer to your financial institution

Signed  Date

Signed  Date

**Return this Form:** Please return completed and signed form to Lifetime Learners. Form may be returned by Post, Fax or E-mail (see top of form for details). Please allow a minimum of 10 business days for processing.



# Lifetime Learners



Lifetime Learners Pty Ltd ACN 126 219 761

## Direct Debit Authorization Service Agreement

This Service Agreement and your Direct Debit Authorization form establishes the terms and conditions of your Direct Debit Authorization. This agreement replaces all previous payment agreements relating to your account with Lifetime Learners.

### Service Terms and Conditions

Lifetime Learners normal Terms & Conditions apply in all respects in relation to the provision of our tutoring and related services, including your responsibility to pay our fees and charges. Where any conflict arises between the interpretation of this Service Agreement and Lifetime Learners' general Terms and Conditions, The general Terms and Conditions will apply. A copy of our Terms and Conditions is available for downloading from our **web site**:

[www.lifetimelearners.com.au](http://www.lifetimelearners.com.au) or by **telephoning** us on **1300 373 314** or by **E-mailing** us at: [enquiries@lifetimelearners.com.au](mailto:enquiries@lifetimelearners.com.au)

### Tuition Centre Clients

Direct Debit is available for all payments for tuition. Rates as per Lifetime Learners' fee schedule.

If you are applying for Direct Debit with payments from a cheque or savings account, you authorise us to debit your nominated Financial Institution account in relation to your account with Lifetime Learners in agreed instalments (See payment options below) on the fourteenth day of the month until your account balance is paid in full.

If you are applying for Direct Debit with payments from a credit card account, you authorise us to charge all amounts payable in relation to your account with Lifetime Learners in agreed instalments (See payment options below) to the nominated credit card on the fourteenth day of the month until your account balance is paid in full.

### Payment Options

1. **Pay As You Go:** Choose this option if you wish to spread your payments. Your nominated account or credit card will be debited each month, based on our attendance register, for tuition received during the month. Standard PAYG rates apply.
2. **Pre-Paid Consecutive Lessons:** Choose 5, 10, 20 or 40. Your nominated account or credit card will be debited in advance, within 14 days of invoice, for the total cost of the number of lessons you choose. Choose one of these options to take advantage of discount rates.

Families or students enrolling in multiple classes: Talk to us about the most appropriate payment option to you.

Clients who are members of partner organisations, for example The Union Shopper, and paying by Direct Debit will have access to the Lifetime Learners pricing arrangements applicable as a result of the client's association with our partner organisations. Simply tell us about your membership and show your card at time of booking. Your member rates will appear on your invoice.

### Private Tutor Clients.

If you are applying for Direct Debit with payments from a cheque or savings account, you authorise us to debit your nominated Financial Institution account with the balance of balance of

2/45 Sanders St, Upper Mt Gravatt, Queensland, 4122; PO Box 1275, Sunnybank Hills, Queensland, 4109

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[www.lifetimelearners.com.au](http://www.lifetimelearners.com.au)

your account with Lifetime Learners on the fourteenth day of the month following each month that tutoring has taken place based on the hours verified by your signature on our tutor's time sheet.

If you are applying for Direct Debit with payments from a credit card account, then by selecting: Direct Debit automatic, you authorise us to charge all amounts payable in relation to your account with Lifetime Learners to the nominated credit card on the fourteenth day of the month following each month that tutoring has taken place based on the hours verified by your signature on our tutor's time sheet.

#### **Other Clients**

If you are applying for Direct Debit with payments from a cheque or savings account, you authorise us to debit your nominated Financial Institution account for all amounts payable in relation to your account with Lifetime Learners on the fourteenth day of the month until your account balance is paid in full.

If you are applying for Direct Debit with payments from a credit card account, you authorise us to charge all amounts payable in relation to your account with Lifetime Learners to the nominated credit card on the fourteenth day of the month until your account balance is paid in full.

Please contact us on 1300 373 314, by Fax on 07 3420 0077 or by E-mail at [enquiries@lifetimelearners.com.au](mailto:enquiries@lifetimelearners.com.au) to arrange payment by agreed instalments if required. The minimum monthly instalment payable under this Service Agreement is \$260 or the outstanding balance of your account, whichever is the lesser amount.

#### **Direct Debit is not available on all accounts.**

Please ensure that your Financial Institution can support Direct Debit on your nominated account(s) as direct debiting may not be available on all accounts.

#### **BSB and Account Numbers**

For Direct Debit payment from a nominated cheque or savings account, we require your Financial Institution's BSB number and Account number as shown on your statement. If uncertain, you should check with your Financial Institution before completing the Direct Debit Request.

#### **Dishonour Fees and Charges**

You must ensure that you have sufficient cleared funds in your account to honour the payment. If there are insufficient funds in your nominated Financial Institution or nominated Credit Card account to meet your payment, Lifetime Learners will pass on to you any dishonour fees or charges charged by either your or our financial institution.

#### **Unpaid or Overdue Accounts**

Lifetime Learners' payment terms are strictly 14 days from date of invoice. Amounts of instalments or payments under this Service Agreement that have been dishonoured will be considered to be overdue or unpaid. We reserve the right to charge interest on overdue or unpaid accounts at the rate of **0.05134%** calculated daily on the unpaid or outstanding amount of your account. Interest rates are subject to change. We will notify you in the event of any change in interest rates.

#### **Disputes**

If you have a dispute regarding your Direct Debit arrangement, please contact us by telephone on 1300 373 314 at least 2 business days prior to the due date of your payment. You may also contact your Financial Institution. If you do not contact us, the payment will be made from your account. You may raise a dispute in relation to the payment once it is paid. However, you may not have access to those funds during the resolution of the dispute.

#### **Changing or Cancelling Your Direct Debit Authorization by You**

If you want to alter or cancel this arrangement, or want stop or defer a specific Direct Debit payment, please contact us on 1300 373 314 at least 2 business days prior to the due date of

your payment. You may also contact your Financial Institution. If you do not contact us, the payment will be made from your account.

If you cancel this arrangement, or stop or a specific Direct Debit payment you are still responsible for the payment of your account under our general Terms & conditions.

Should your Financial Institution Branch, Account number or credit card details including account number, type or expiry date change, please let us know at least 2 business days prior to the due date shown on the bill or to when your Direct Debit payment falls due. Failure to do so may result in your incurring dishonour fees. If the due date of your bill or your Direct Debit payment falls on a Public Holiday or a non-business day then the Direct Debit will take place on the next available business day.

### **Changing or Cancelling Your Direct Debit Authorization by Us**

We may cancel this Direct Debit arrangement at any time. This may occur, for example, in the instance of dishonoured or rejected payments, or if we have a reasonable suspicion that fraudulent information has been provided in relation to your Direct Debit arrangement. In such an event you will receive notice from us in writing and an alternative method of payment will then need to be arranged. If we cancel this Direct Debit arrangement for any other reason, you will receive notice from us in writing 30 days prior to the cancellation. We may change any of the terms of this agreement. If the change will benefit you or is of neutral impact on you, we can make the change immediately and are not required to notify you. If the change is required by law, or it is necessary for security reasons, to prevent fraud or for technical reasons (these are called 'urgent changes'), we can make this change as soon as possible, but we will try to give you 3 days prior notice of the change. Sometimes, due to the nature of the change, we may not be able to give you 3 days prior notice but we will give you as much notice as we reasonably can. If we reasonably consider that the change will have a major negative impact on the majority of our customers using this payment arrangement or on a specific class of customers who use this payment arrangement in a particular way (and you are one of this class), and the change is not an urgent change as described above, we will give you at least 30 days prior notice of the change. If we reasonably consider that the change will not have a major negative impact on the majority of our customers using this payment arrangement or on a specific class of customers who use this payment arrangement in a particular way, and the change is not an urgent change as described above, we will give you at least 14 days prior notice of the change.

### **Correspondence**

All correspondence relating to this Direct Debit arrangement will be forwarded to the address of the Lifetime Learners account holder. It is your responsibility to notify us of any change in your address, telephone or E-mail contact details during the term of this Service Agreement.

### **Privacy**

Information you provide to us will be dealt with in accordance with applicable laws and the Lifetime Learners Privacy Policy as amended from time to time, found at [www.lifetimelearners.com.au](http://www.lifetimelearners.com.au)

Lifetime Learners may use and/or disclose your information to Commonwealth Banking Corporation (as our Direct Debit sponsor) in order to process payments and to investigate any claim relating to any possible incorrect or wrongful payment.

### **Document Current from 1/04/2010**