

# Information regarding paying by Direct Debit for 2018

## What is a Direct Debit?

Parents sign an agreement that gives the College permission to access their nominated bank account to withdraw regular repayments for their College fees.

The total of the year's fees and charges are divided up evenly into the number of weeks, fortnights or months in the year. (Direct Debits are not set up for a Term only.)

Direct Debits are for one calendar year only and must be renewed for following years.

## Kindergarten parents please note:

Kindergarten parents will receive information prior to the start of Kindergarten about how they can set up Kindy payments. Kindergarten fees cannot be included with fees from siblings who may be attending higher year levels at Westside.

## Can I have deductions taken from my Credit Card?

Direct Debits can only be set up using a Bank Account. (Be sure that the type of Bank Account you nominate allows Direct Debits to be taken from it.) If you wish to pay via credit card, please proceed to our website <a href="http://www.wcc.qld.edu.au">www.wcc.qld.edu.au</a> and process under "Online Payments".

## Are there any costs to me in setting up a Direct Debit through Westside?

No. This is a free service offered by the College.

# How do I know how much to pay?

For 2018, the fees and charges have been combined into one fee. This total amount can then be divided into weekly, fortnightly or monthly payments over the year.

Some costs, such as bus transport or Instrumental Music are additional to this fee. There may also be some unexpected sundries throughout the year that will not be included on the calculation sheet, eg lost library books, the optional year 8 & 9 leadership camp. All year level camps are now included in fees, and do not need to be paid separately.

# How to access the paperwork needed to set up a Direct Debit

Please go to the College website; <u>www.wcc.qld.edu.au</u>

Select Enrolments / Fees and Charges, then scroll to the bottom of the screen to download the

- o Direct Debit Authority Form and
- Direct Debit Calculation Sheet.

Both of these must be returned to the Business Office, preferably by scanning and emailing to <u>feesadmin@wcc.qld.edu.au</u> Alternatively you can pick up the paperwork from our Reception.

# **Deadlines for Lodgement of Direct Debit**

Direct Debits will need to be lodged for 2018 by 8 January. This allows time for us to input your information into our software in time for lodgement.

#### Will I receive a receipt after each payment?

Receipts will not be issued, but payments will be shown on your Fees Statement issued each Term.

#### Will I still receive a Fees Invoice / Account Statement?

Yes. The fees statement will show a due date, and a balance, but **the due date will not apply to those with a Direct Debit agreement**. The account is sent to you so that you can be sure you are being charged correctly and to be sure your payments are being receipted against your fees charged.

Your Fees Account should balance out close to zero by the end of the College year, but will not do so at any point during the year.

#### What time of day is the payment taken from my Bank?

We upload the Direct Debit file to the bank first thing in the morning; however it may take up to two days before you see the payment taken from your bank account.

#### Can I make changes to my Direct Debit through the year?

Changes can be made in special circumstances. When selecting a payment cycle, please select the cycle that best suits your familys financial circumstances.

#### What happens if my Direct Debit payment is dishonoured?

Your Financial Institution may charge you, so it is important to ensure that you have sufficient funds to cover your payment.

The missed payment will need to be paid by you separately through any of the normal College payment methods as soon as possible to bring your account back into line with your payment schedule.

#### **Dates and Payment Frequency**

The College offers Weekly, Fortnightly or Monthly Direct Debits. From 2018, Weekly and Fortnightly Direct Debits can take place on Wednesdays, Thursdays and Fridays. Monthly Direct Debits can take place on the closest working date to the 10<sup>th</sup> or 25<sup>th</sup> of each month.

#### Recommended 2018 Direct Debit Dates:

0	Weekly - Wednesday	Start Date:	Wednesday 10-Jan-18 (for 47 weeks)
		End Date:	Wednesday 28-Nov-18
0	Weekly – Thursday	Start Date:	Thursday 11-Jan-18 (for 47 weeks)
		End Date:	Thursday 29-Nov-18
0	Weekly – Friday	Start Date:	Friday 12-Jan-18 (for 47 weeks)
		End Date:	Friday 30-Nov-18
0	Fortnightly-Wednesday (Cycle 1)	Start Date:	Wednesday 17-Jan-18 (for 24 fortnights)
		End Date:	Wednesday 5-Dec-18
0	Fortnightly-Thursday (Cycle 1)	Start Date:	Thursday 18-Jan-18 (for 24 fortnights)
		End Date:	Thursday 6-Dec-18
0	Fortnightly-Friday (Cycle 1)	Start Date:	Friday 19-Jan-18 (for 24 fortnights)
		End Date:	Friday 7-Dec-18
0	Alternate F/nightly-Wednesday(Cycle 2	)Start Date:	Wednesday 10-Jan-18 (for 24 fortnights)
		End Date:	Wednesday 28-Nov-18
0	Alternate F/nightly-Thursday (Cycle 2)	Start Date:	Thursday 11-Jan-18 (for 24 fortnights)
		End Date:	Thursday 29-Nov-18
0	Alternate F/nightly-Friday (Cycle 2)	Start Date:	Friday 12-Jan-18 (for 24 fortnights)
		End Date:	Friday 30-Nov-18
0	Monthly – 10th	Start Date:	Wednesday 10-Jan-18 (for 11 Months)
		End Date:	Saturday 10-Nov-18
0	Monthly – 25 <sup>th</sup>	Start Date:	Thursday 25-Jan-18 (for 11 Months)
		End Date:	Sunday 25-Nov-18

#### If you have any questions

You can contact us via email on <u>feesadmin@wcc.qld.edu.au</u>, by phoning 3437 9000 or by visiting with us directly at Reception on the Secondary campus.

Please note: It is not the responsibility of the Business Office to calculate what your direct debit repayment amount should be, or to be sure it includes all that is necessary, although we can assist you if you are having difficulty.