



## Financing your 2023 tuition fees can be easily managed through monthly, fortnightly and weekly payment plans.

Loreto College offers a flexible Direct Debit plan arrangement or a Recurrent Payment by Credit Card arrangement (Visa or MasterCard) as an alternative to paying your fees on the first day of term. By using a College payment plan, families can spread their fee payments in equal instalments across the school year.

There will be no additional surcharge or fee charged to use your credit or debit card under this payment arrangement through the **Archdiocesan Development Fund (ADF)** .

### ***Rolling over a Direct Debit or Credit Card Authority for existing families***

The Loreto College payment plans use the **Archdiocesan Development Fund (ADF)** Forms which have "Until Further Notice" pre-populated in the "End Date" Field. Most families with an existing payment plan do not need to complete a new authority, as the form carries over for the duration of your student's enrolment. You will receive an email confirming your 2023 schedule from the Fees Department, at least two weeks before your payments recommence.

If you entered an end date on your previous authority, you will be required to complete a new form for 2023.

### ***For all families starting a new 2023 Direct Debit or Credit Card Payment Plan:***

*Please note the College Finance Office is closed from 9 December 2022 to 10 January 2023.*

- Forms with nominated commencement dates **on or before** 20 January 2023 must be returned to the College for processing by 11am on 08 December 2022.
- Forms with nominated commencement dates **after** 20 January 2023 must be returned to the College for processing at least 3 business days prior to the commencement date of your payments.

Your Authority (either Direct Debit form or Recurrent Card Payment form) **AND** the Fees Calculation Worksheet are to be returned for your request to be processed.

Please return to **Loreto College Finance Department**

Email : fees@loreto.qld.edu.au

Fax : 07 3847 1254

Mail: PO Box 1726, Coorparoo DC, QLD 4151 (allow at least 5 additional business days for postal delays)



## Completing the 2023 Direct Debit or Recurrent Payment by Credit Card Authority using “Until Further Notice”

1. Enter your details on the Direct Debit form if using a bank account for payments **OR** the Recurrent Payment by Credit Card Authority if using a credit or debit card (Visa or MasterCard only). Select a start date that is on or before Monday, 13 February 2023. **You do not need to enter an instalment amount or number of instalments.**
2. Nominate how you would like to pay your account, either:
  - Monthly : Total payment amount will be allocated over 10 monthly instalments
  - Fortnightly: Total payment amount will be allocated over 22 fortnightly instalments
  - Weekly: Total payment amount will be allocated over 44 weekly instalments
3. Sign the Authority and return with the completed 2023 Calculation Worksheet.
4. Loreto College will calculate your payments and will email you confirmation with the amount of each instalment and the expected final deduction date for 2023 fees.
5. Your Authority will then rollover for future years until your student(s) finishes at Loreto. The College will email you each year to advise your new instalment amounts and the proposed start and finish dates. This email is sent no less than 14 days prior to any change taking place .
6. If you wish to modify the proposed dates (subject to approval by Loreto College) or cancel your Authority when you receive this email, simply reply by return email giving the College at least 3 business days notice before the intended start date to change or cancel the arrangement .

Should we not receive a return email, it is deemed that you have accepted the new arrangement.

A Direct Debit or Credit Card Authority can be cancelled at any time during the school term by notifying the College at least 3 business days before the next deduction, in writing, to [fees@loreto.qld.edu.au](mailto:fees@loreto.qld.edu.au)  
**During school holidays, please call the College on 3394 9999 to speak with a Finance Staff Member to ensure your request can be actioned before following up in writing.**

# Calculation worksheet for 2023 Tuition Fees

The additional charges are estimates only based on 2022 charges and are given for assistance in calculating the 2023 fees, levies and other charges.

One Child	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12
Tuition Fees	\$12,516.00	\$12,516.00	\$12,516.00	\$12,516.00	\$12,516.00	\$12,516.00
Capital Levy	\$600.00	\$600.00	\$600.00	\$600.00	\$600.00	\$600.00
Laptop Levy	\$680.00	\$680.00	\$680.00	\$680.00	\$680.00	\$680.00
Magazine	\$44.00	\$44.00	\$44.00	\$44.00	\$44.00	\$44.00
Camps/Retreats	\$250.00	-	\$380.00	\$150.00	\$305.00	\$255.00
Textbook Credit	-\$136.00	-\$136.00	-\$136.00	-\$136.00	-\$296.00	-\$296.00
<b>Fees Total</b>	<b>\$13,954.00</b>	<b>\$13,704.00</b>	<b>\$14,084.00</b>	<b>\$13,854.00</b>	<b>\$13,849.00</b>	<b>\$13,799.00</b>
<b>Voluntary Levies</b>						
Building Fund	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00
P&F	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00
<b>Total</b>	<b>\$14,354.00</b>	<b>\$14,104.00</b>	<b>\$14,484.00</b>	<b>\$14,254.00</b>	<b>\$14,249.00</b>	<b>\$14,199.00</b>

Second Child*	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12
Tuition Fees	\$11,264.40	\$11,264.40	\$11,264.40	\$11,264.40	\$11,264.40	\$11,264.40
Laptop Levy	\$680.00	\$680.00	\$680.00	\$680.00	\$680.00	\$680.00
Camps/Retreats	\$250.00	-	\$380.00	\$150.00	\$305.00	\$255.00
Textbook Credit	-\$136.00	-\$136.00	-\$136.00	-\$136.00	-\$296.00	-\$296.00
<b>Fees Total</b>	<b>\$12,058.40</b>	<b>\$11,808.40</b>	<b>\$12,188.40</b>	<b>\$11,958.40</b>	<b>\$11,953.40</b>	<b>\$11,903.40</b>

Third Child*	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12
Tuition Fees	\$10,012.80	\$10,012.80	\$10,012.80	\$10,012.80	\$10,012.80	\$10,012.80
Laptop Levy	\$680.00	\$680.00	\$680.00	\$680.00	\$680.00	\$680.00
Camps/Retreats	\$250.00	-	\$380.00	\$150.00	\$305.00	\$255.00
Textbook Credit	-\$136.00	-\$136.00	-\$136.00	-\$136.00	-\$296.00	-\$296.00
<b>Fees Total</b>	<b>\$10,806.80</b>	<b>\$10,556.80</b>	<b>\$10,936.80</b>	<b>\$10,706.80</b>	<b>\$10,701.80</b>	<b>\$10,651.80</b>

\* Second, third and subsequent child fees apply when siblings are attending Loreto simultaneously and are billed on the same family account.

## CALCULATION INFORMATION:

Family surname: \_\_\_\_\_

Eldest 2023 Grade: \_\_\_\_\_

Fees total: \_\_\_\_\_

Second Child 2023 Grade: \_\_\_\_\_

Fees total: \_\_\_\_\_

Subsequent Child 2023 Grade: \_\_\_\_\_

Fees total: \_\_\_\_\_

**Family Total:** \_\_\_\_\_

**Deduction Frequency:** **Weekly (44)**

**Fortnightly (22)**

**Monthly (10)**





ARCHDIOCESAN  
DEVELOPMENT  
FUND

## DIRECT DEBIT REQUEST (DDR)

Action (Please tick):  New request  Alteration  Cancellation

Student/s Name/s:

### SECTION 1 – DETAILS OF ACCOUNT AUTHORITY

I/We (Name of Customer/s):

Authorise the: **ARCHDIOCESAN DEVELOPMENT FUND**

APCA User ID Number: **062782**

To arrange for funds to be debited from my/our account at the Financial Institution identified below and as prescribed below through the Bulk Electronic Clearing System (BECS). This authorisation is to remain in force in accordance with the terms described in the Direct Debit Service Agreement (see over page).

### SECTION 2 – DETAILS OF ACCOUNT TO BE DEBITED (ALL DETAILS MUST BE SUPPLIED)

Name of Financial Institution:

Branch Location:

BSB No.:

Account No.:

Account Name:

### SECTION 3 – READY RECKONER

For assistance in calculating payment dates using the Ready Reckoner please refer to ADF website link [adf.brisbanecatholic.org.au/ready-reckoner](http://adf.brisbanecatholic.org.au/ready-reckoner)

### SECTION 4 – PAYMENT DETAILS (PLEASE ALLOW 3 WORKING DAYS FOR PROCESSING)

I/We request that you debit my/our account in accordance with this Agreement and subject to one or more of the following conditions:

Payment Frequency (Please tick):  Weekly  Fortnightly  Monthly

Number of Instalments:

Start Payment Date (dd/mm/yy): / /

Amount of: \$

Final Payment Date: UNTIL FURTHER NOTICE

SCHOOL USE ONLY A#Number:

### SECTION 5 – AUTHORITY

I/We acknowledge that I/we have read and understood all terms and conditions as outlined in the Direct Debit Service Agreement (Please tick):

Signature of Customer:

Signature of Customer:

Date: / /

Date: / /

Credit ADF A/C: **2648 S16 LOR**

OFFICE USE ONLY School Reference Code:



## DIRECT DEBIT SERVICE AGREEMENT - SCHOOLS

### 1. DEBITING YOUR NOMINATED ACCOUNT

- 1.1. The Archdiocesan Development Fund (ADF), on behalf of your School, undertakes to debit your account on the nominated day each period as per the information provided. Please note the ADF will not issue billing advices to you. Confirmation that the debit has occurred will be evidenced by the debit entry to your nominated financial institution account.
- 1.2. When the due date for payment falls on a day which is not a Business Day the Debit will be processed by the ADF on the prior available Business Day. In the event that the due date for payment is the last day of the month and that the day is not a business day, the Debit will be processed by the ADF on the last business day of the month. If you are uncertain when the Debit will be processed to your account, please enquire directly with your Financial Institution.
- 1.3. If the Debit is returned unpaid by your Financial Institution four (4) times in a calendar year, we will cancel the Agreement and notify the School who will contact you directly.
- 1.4. This Direct Debit Authority remains in place and current unless one of the following conditions has been met.
  - i) the number of payments requested on the Authority has been completed;
  - ii) the end date specified has passed;
  - iii) the debit has been returned unpaid by your Financial Institution four (4) times in a calendar year.
  - iv) you request that the Debit Authority be cancelled either by contacting your School or Financial Institution.

### 2. CHANGES BY US

- 2.1. The ADF will supply you through the School, in writing with 14 days notice if we change any of the terms of this Agreement or Direct Debit Request, including but not limited to:
  - i) the direct debit amount
  - ii) the direct debit due date
  - iii) the direct debit payment frequency.
- 2.2. In the event of any change in the charges for these goods/services, the ADF may alter the amount of your direct debit from the appropriate date in accordance with such change as advised by your School from time to time.
- 2.3. If the Debit is returned unpaid by your Financial Institution four (4) times in a calendar year, we will cancel the Agreement and notify the School who will contact you directly.

### 3. CHANGES BY YOU

- 3.1. You may cancel, request deferment of, or alteration to your authority for us to debit the nominated account by advising your School in writing at least three (3) business days before the due date of the next debit. The School will then provide these details to the ADF for processing.
- 3.2. You can also temporarily suspend or cancel your direct debit arrangement by contacting your Financial Institution.

### 4. DISPUTES

- 4.1. If you believe there has been an error in debiting your account or you wish to dispute a transaction, you should notify your School in the first instance. The School will then provide this information to the ADF who will investigate your claim and then liaise directly with you to achieve a satisfactory resolution to both the ADF and you.
- 4.2. Alternatively you can contact your Financial Institution who may lodge a claim on your behalf.

### 5. YOUR OBLIGATIONS

- 5.1. Direct Debiting is not available on all bank accounts. You will need to check with your Financial Institution if you are uncertain whether your account is suitable for direct debiting. Credit Cards and some passbook accounts are not suitable for Direct Debits.
- 5.2. You should check your account details against a recent statement from your Financial Institution to ensure their correctness. If uncertain, check with your Financial Institution before completing the Direct Debit Request.
- 5.3. It is your responsibility to ensure that there are sufficient cleared funds available in your nominated account to allow a debit payment to be made. If there are insufficient funds in your nominated account:
  - i) The payment will be rejected and returned as unpaid to the ADF;
  - ii) The School will be advised by us of the rejected debit and they will contact you directly;
  - iii) The School will debit any processing charges incurred by the ADF;
  - iv) You may be charged a dishonour fee by your Financial Institution.

### 6. CONFIDENTIALITY

- 6.1. Details of Customer records and account details will be kept in confidence and accessed only for the purpose of processing the Direct Debit Request. Please note we may be required to provide information to your Financial Institution in the case of a query or claim of wrongful debit.
- 6.2. The ADF collects personal information directly from you for the purposes of providing the direct debit facility, including the processing of payments, transactions and managing accounts. If the personal information you provide is incomplete or inaccurate, we may not be able to provide you with this service.
- 6.3. The ADF collects, holds, uses and discloses personal information about you. The ADF may disclose personal information about you to your School, agencies within the Archdiocese, and external third parties, including other financial institutions that assist the ADF in providing this service. The ADF does not disclose personal information overseas, but the ADF may engage with third parties who use service providers with overseas infrastructure.
- 6.4. Our Privacy Policy (available on our website or on request) sets out how you can access and ask for correction of your personal information, how you can complain about privacy-related matters and how we respond to complaints. Contact details: Privacy Officer, GPO Box 282, Brisbane, Queensland, 4001. Email: [privacyofficer@bne.catholic.net.au](mailto:privacyofficer@bne.catholic.net.au), telephone +61 7 3324 3579.

### 7. DEFINITIONS

**Nominated Account** means the account held at your financial institution from which we are authorised to debit funds.

**Financial Institution** is the financial institution where you hold the account that you have authorised us to arrange to debit.

**Business Day** means a day other than a Saturday or a Sunday or a listed public holiday in Queensland.

**Us, We Our** means the Archdiocesan Development Fund (ADF).

**I, You and Your** means the customer(s) who signed the Direct Debit Request.

**Your School and the School** means the school that your direct debit request is set up through and where your payment is being made to.

**ADF** means the Archdiocesan Development Fund

