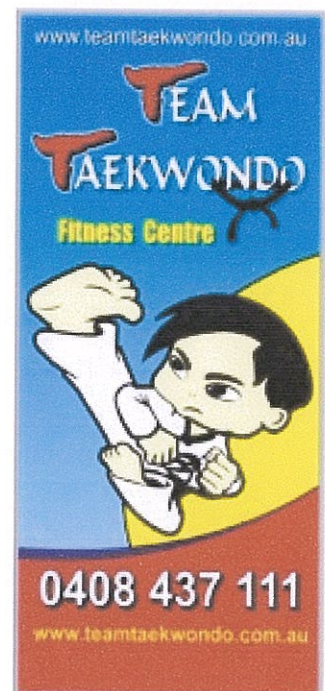


# Policies



**Direct Debit Policy**  
Policy

**Policy 001PO**

**Issue: 02**

This document will be reviewed 3 years from the date of issue/review.

Prepared by: Mary Calafiore Signature: 	Verified by: Patricia Tissera Signature: 	Authorised by: Matt (Murat) Eryurek Signature: 
Date: 27 Oct 2011	Date: 28-10-11	Date: 27th OCT 2011
Title: Club Member	Title: Club Committee Member	Title: Head Instructor

**Purpose**

This Policy provides the requirements for requesting, initial transaction, periodic transaction and maintenance of the Direct Debit system for payment of scheduled Team Taekwondo membership fees. This Policy applies to the administration staff of Team Taekwondo and the Team Taekwondo client requesting Direct Debit.

**Background**

This Policy is required to outline the responsibilities of Team Taekwondo Management and the Team Taekwondo client with respect to Direct Debit Request (DDR).

**Roles and responsibilities**

The following table lists the key roles and responsibilities related to this Policy.

Role	Responsibilities
Administrator	<p>The responsibility of the Administrator is to:</p> <ul style="list-style-type: none"> <li>maintain all personal customer information held by Team Taekwondo as strictly confidential with the exception of that information required by the nominated financial institution to initiate the direct debit to the clients nominated account.</li> <li>follow the procedure outlined in this policy.</li> <li>act in accordance with the Privacy Act 1988 as set out in the government website: <a href="http://www.privacy.gov.au/act/privacyact/">http://www.privacy.gov.au/act/privacyact/</a>.</li> </ul>
Client	<p>The responsibility of the Client is to ensure:</p> <ul style="list-style-type: none"> <li>notify the Preparer of errors or deficiencies.</li> <li>the nominated account can accept direct debits (nominated financial institution can confirm this)</li> <li>that on the drawing date there are sufficient cleared funds in the nominated account.</li> <li>that Team Taekwondo are advised if the nominated account is transferred or closed.</li> </ul>

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## 1. Request Direct Debit

To request Direct Debit payment of scheduled fees complete **Form 01: Direct Debit Request** and return to the Team Taekwondo office.

## 2. First Transaction

The first Direct Debit transaction will occur within 5 days of when the Team Taekwondo office receive a completed and approved **Form 01: Direct Debit Request** from the client outlining the agreed payment amount and periodic payment schedule.

## 3. Periodic Transactions

Periodic payment will be Direct Debited from the nominated account in the frequency detailed on the approved **Form 01: Direct Debit Request**.

For Monthly paying clients this transaction will occur on the 15<sup>th</sup> of every month until November.

For Quarterly paying clients the transaction dates will be published in the monthly newsletter. As a guide transactions will be made in mid January, and then the first working day for the following months: April, July and October.

If a payment transaction becomes due on a non-business day, the transaction will occur either on the next business day following or the previous business day proceeding the scheduled debit date.

## 4. Changes to Initial Agreement

When a change to the initial Direct Debit Request is requested by...	then...
the client	<p>the change must be directed to the Team Taekwondo office either by email or calling the office during office hours.</p> <p>The type of changes this may include:</p> <ul style="list-style-type: none"> <li>• deferring transaction</li> <li>• altering the schedule</li> <li>• stopping an individual debit</li> <li>• suspending the DDR</li> <li>• cancelling the DDR completely.</li> </ul>
Team Taekwondo Administration	<p>notification in writing, at least 14 days, prior to any change will be given to the client. Such change may include but is not limited to:</p> <ul style="list-style-type: none"> <li>• modified debit amount</li> <li>• frequency of debit</li> <li>• change of debit date</li> </ul>

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## 5. Dishonoured / Returned Payment

In the event that a Direct Debit transaction is returned or dishonoured by the clients nominated financial institution the transaction will be attempted again within 3 days.

After three unsatisfactory attempts Team Taekwondo reserves the right to cancel membership until reasonable explanation and action is provided by the client.

Any transaction fees payable by Team Taekwondo will be billed to the client at a nominated fee of \$30 to cover banking fees associated with the returned or dishonoured transaction.

## 6. Enquiries / Disputes relating to DD transaction

Clients should direct all enquires or disputes relating to DD transactions to the Team Taekwondo Administration staff prior to contacting nominated financial institution. Enquiries should be made at least 14 working days prior to the next scheduled debit date. The enquiry should include the following details at a minimum:

- full name
- agreed debit amount
- account number
- BSB number
- nominated financial institution
- explanation of the nature of the enquiry / dispute

When the enquiry / dispute has...	then...						
been satisfactorily managed by Team Taekwondo	no action is required.						
not been satisfactorily managed by Team Taekwondo	<p>contact your nominated financial institution.</p> <table border="1"> <thead> <tr> <th>For claims lodged...</th> <th>then the financial institution will respond within...</th> </tr> </thead> <tbody> <tr> <td>within 12 months of the disputed drawing</td> <td>5 business days.</td> </tr> <tr> <td>more than 12 months after the disputed drawing</td> <td>30 business days.</td> </tr> </tbody> </table>	For claims lodged...	then the financial institution will respond within...	within 12 months of the disputed drawing	5 business days.	more than 12 months after the disputed drawing	30 business days.
For claims lodged...	then the financial institution will respond within...						
within 12 months of the disputed drawing	5 business days.						
more than 12 months after the disputed drawing	30 business days.						

**IMPORTANT!** The client will receive a refund of the debit amount if a reason for the disputed transaction cannot be suitably substantiated.

The clients nominated financial institution will ask the client to contact Team Taekwondo to resolve the enquiry / disputed transaction prior to involving them.

## References

### Referenced documents

Document type	Document number	Document title
Website	-	
Form	001	<b>Direct Debit Request</b>

**DOCUMENT END**

## Change history

Issue number	Date	Description of change
01	-	Issue 01 document held in Team Taekwondo office.
02	October 2011	<ul style="list-style-type: none"><li>Removed from Membership Manual and have made a separate policy document for clarity.</li></ul>

The change history page may be removed after this document has been issued.