



2022 Direct Debit Information

- Q: Do I need to cancel my direct debit arrangement from 2021 & complete another form?**
A: No. Standard Direct Debit arrangements concluded at the end of November 2021. We will use your bank account details and options chosen per your latest Direct Debit Request.
- Q: How many payments need to be made?**
A: You may choose annual (1), monthly (10) or fortnightly (22) payments, between February and November.
- Q: When will the direct debits be made?**
A: Direct debits will be made on the following dates between February and November:
1) **Annually** – 1 annual payment on or before 18 February
2) **Monthly** – 10 months commencing and ending on the following dates:
a. 25th of each month from 25 February to 25 November (default option)
b. 10th of each month from 10 February to 10 November (alternative option)
3) **Fortnightly** – 22 fortnights commencing and ending on one of the following dates:
a. Tuesday 8 February and ending 29 November (default option), or
b. Friday 11 February and ending 2 December (alternative option), or
c. Friday 4 February and ending 25 November (alternative option), or
d. Tuesday 1 February and ending 22 November (alternative option)
Payments that fall on a weekend or public holiday will go through on the next business day. If no alternative option is indicated on your form, your payments will start on the default option date.
- Q: Does the College offer any discounts on tuition accounts?**
A: Yes. For Annual direct debits processed successfully, a 5% discount on tuition fees will apply (as indicated on your Family Statement). (Refer the 2022 Fee Schedule for Family Concessions and Eligible Card Holder Discount information.)
- Q: Do I need to specify an amount on the direct debit form?**
A: No. Please select the frequency of your Direct Debit and start date from the Direct Debit Dates Schedule, complete your bank account OR credit card details and sign the form. The amount will be calculated per your Family statement issued by the end of January.
- Q: If I receive an additional invoice from the College, is it included in the direct debit?**
A: No. You must pay the invoice within seven (7) days as specified on the invoice or communication email.
- Q: What accounts can be used for direct debit?**
A: Not all accounts at all financial institutions can accept direct debits. Savings & cheque accounts are generally accepted. Please check with your financial institution. Credit card accounts (Visa and MasterCard only) are accepted however will incur an additional 0.8% merchant fee charge per transaction (billed by your bank).
- Q: What happens if there are insufficient funds in my account to clear the direct debit payment?**
A: The College will charge \$10 per dishonour and pass on any fees it is charged by the College's bank. You may also be charged a dishonour fee by your financial institution. A direct debit that declines will in most cases automatically retry within 5 days. If the direct debit is successful on the retry, no fee will be charged. Unsuccessful direct debits, must be paid direct to Finance Office, within fourteen (14) days of date declined.
- Q: What happens if I change bank accounts?**
A: You will be required to complete a new direct debit form. This is available on the College website in the Fees section under the Enrolments tab. Alternatively, you can contact fees@providence.wa.edu.au, and we will email a copy for your completion. We need to receive this form three (3) business days prior to the next direct debit.

2022 Direct Debit Dates Schedule

	Tuesday1		Friday1		Friday2		Tuesday2			Default	
	Default	Option 2	Option 2	Option 3	Option 3	Option 4	Option 4	Default		Option 2	
/Fortnight	1	8-Feb	11-Feb	4-Feb	1-Feb				/Annum	1	18-Feb
	2	22-Feb	25-Feb	18-Feb	15-Feb						
	3	8-Mar	11-Mar	4-Mar	1-Mar						
	4	22-Mar	25-Mar	18-Mar	15-Mar						
	5	5-Apr	8-Apr	1-Apr	29-Mar				/Month		
	6	19-Apr	22-Apr	18-Apr	12-Apr					Default	Option 2
	7	3-May	6-May	29-Apr	26-Apr					25th	10th
	8	17-May	20-May	13-May	10-May				1	25-Feb	10-Feb
	9	31-May	3-Jun	27-May	24-May				2	25-Mar	10-Mar
	10	14-Jun	17-Jun	10-Jun	7-Jun				3	26-Apr	11-Apr
	11	28-Jun	1-Jul	24-Jun	21-Jun				4	25-May	10-May
	12	12-Jul	15-Jul	8-Jul	5-Jul				5	27-Jun	10-Jun
	13	26-Jul	29-Jul	22-Jul	19-Jul				6	25-Jul	11-Jul
	14	9-Aug	12-Aug	5-Aug	2-Aug				7	25-Aug	10-Aug
	15	23-Aug	26-Aug	19-Aug	16-Aug				8	27-Sep	12-Sep
	16	6-Sep	9-Sep	2-Sep	30-Aug				9	25-Oct	10-Oct
	17	20-Sep	23-Sep	16-Sep	13-Sep				10	25-Nov	10-Nov
	18	4-Oct	7-Oct	30-Sep	27-Sep						
	19	18-Oct	21-Oct	14-Oct	11-Oct						
	20	1-Nov	4-Nov	28-Oct	25-Oct						
	21	15-Nov	18-Nov	11-Nov	8-Nov						
	22	29-Nov	2-Dec	25-Nov	22-Nov						

First business day after scheduled date