

PAYMENT AUTHORISATION FORM

VERTO can only accept a maximum of \$1,500 in prepaid fees at any stage of enrolment.
VERTO offer the following payment options:

Credit Card

If you wish to pay by credit card, please complete the following details:

PAYMENT DETAILS

Student Name:	_____
Course Name:	_____
Card Type	<input type="checkbox"/> Mastercard <input type="checkbox"/> Visa
Name of Card Holder	_____
	(as printed on the front of the card)
Card Number	_____
Expiry Date	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> / <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> CVV
Authorised Amount	_____
Signature of Card Holder	_____

** This form will be destroyed once payment is processed **

Direct Debit Payment Plan (managed by EZYPAY)

Payment plans are available through VERTO's direct debit payment plan (managed by EZYPAY). Repayments can be set up to be made weekly, fortnightly or monthly to suit your needs, at least **30% of the course fee is to be paid before commencement of the course** and the remaining fees must be paid by the end date of the course.

EZYPAY Fee schedule

Once off member set up fee (incl. GST)	\$0.64
Transaction fees (incl. GST)	
Bank account	\$0.69
Visa / MasterCard	2.2000% of the debit amount
American Express / Diners	4.4000% of the debit amount
Customer failed payment fee (incl. GST)	\$8.80

If you wish to pay by EZYPAY, please complete the form over the page and refer to the attached Terms and Conditions.

Your completed form **MUST** be returned to:
VERTO Ltd, RTO Administration
PO BOX 298
HAMILTON NSW 2303



Direct Debit Request Form

Principal Name : _____

A. CUSTOMER INFORMATION

** compulsory field*

Your Reference ID for this Customer _____

Company Name _____

* First Name _____

* Surname _____

* Date of Birth _____

Password _____

* Address Line 1 _____

Address Line 2 _____

* Suburb _____

* Postcode _____

* State _____

* Phone (M) _____

Phone _____

* Email _____

B. PAYMENT INSTRUCTION

IMPORTANT: Fees and charges may apply. Please allow 5 working days for processing after the form is received by Ezypay.

Please select one payment instruction.

1. FIRST DEBIT OR ONCE OFF DEBIT

Amount of \$ _____

to be debited on _____

2. REGULAR DEBIT

Regular amount of \$ _____

to be debited every _____ month(s) or _____ week(s)

starting on _____

3. OPTIONAL

Ending on _____

Debits will continue if no end date is specified

_____ OR _____

End after this total amount is collected \$ _____

Debits will continue if no total amount figure is specified

Note: This total amount collected option needs to be pre-organised with EZYPAY

C. PAYMENT METHOD

Please select Bank Account or Credit Card.

1. BANK ACCOUNT

Name of Institution _____
e.g. ("Commonwealth Bank")

Branch Location _____
Suburb where branch is located

Name of Account Holder(s) _____

BSB Number _____

Account Number _____

I / we authorise Ezypay Limited APCA User ID Number 064323 to debit my / our accounts at the Financial Institution identified above through the Bulk Electronic Clearing System (BECS)

2. CREDIT CARD

Card Type VISA MASTERCARD AMEX DINERS

Card Number _____

Expiry Date _____

Name on Card _____

D. AUTHORISATION

This authorisation is to remain in force in accordance with the Terms and Conditions on this page and on the reverse side which I/we have read and understood.

Signature of cardholder(s) or account holder(s)

1. _____ 2. _____

Date _____ DO NOT MARK THIS BOX

EZYPAY REFERENCE NUMBER

My authority to Ezypay to direct debit my account

1. I authorise Ezypay to:
 - make periodic direct debits of my account for the Principal's fees;
 - make periodic direct debits of my account for Ezypay's fees and charges including:
 - Ezypay's fee for the direct debit service;
 - Ezypay's fee for securely maintaining my data;
 - Ezypay's fee for establishing my account; and
 - Ezypay's fee in the event that I fail to meet a periodic direct debit;
 - make the periodic direct debits in accordance with:
 - the payment arrangement for the Principal's fees outlined in Section B;
 - Ezypay fees and charges as published on the Ezypay website;
 - these Terms and Conditions; and
 - any agreement between Ezypay and the Principal.

2. I will:
 - refer any disputed debit item or amount to the Principal.

My acknowledgment of who the parties are and what they do:

3. The Principal is:
 - the organisation referred to as Principal on the front of this Direct Debit Request Form; and
 - the provider of goods or services to me.

4. Ezypay is:
 - the direct debit agent of the Principal;
 - the organisation which debits my account and keeps my data secure; but
 - not otherwise a provider of goods or services to me.

5. Ezypay will not:
 - have any express or implied liability in relation to goods or services provided by Principal; or
 - have any obligation to provide a tax invoice to me for its fees and charges.

6. There are separate Agreements between:
 - Ezypay and me (recorded in this document);
 - the Principal and me; and
 - the Principal and Ezypay.

My acknowledgment of when Ezypay may terminate this Direct Debit Authority

7. Ezypay may:
 - terminate this Direct Debit Authority and cease to provide the direct debit service at any time by written notice sent by mail or email.

My acknowledgment of when I may terminate this Direct Debit Authority and what may happen.

8. I may:
 - terminate this Direct Debit Authority by providing seven (7) days written notice to Ezypay.
9. If I give notice to terminate this Direct Debit Authority, Ezypay may:
 - make any periodic direct debits due within the seven (7) days notice period.
10. If a Direct Debit Authority is terminated by either party,
 - any contracts, agreements or payment obligations I have with the Principal will not be affected.

My authority for the amount of the periodic direct debits of the Principal's fees to be varied

11. I authorise the Principal to:
 - vary the amount, frequency and date of the periodic direct debits of its fees from time to time; and
 - vary the periodic direct debits of its fees in accordance with my agreement with the Principal;

Provided that:

- the Principal makes reasonable attempts to provide prior notice to me.

12. I authorise Ezypay to:

- vary the amount, frequency and date of the periodic direct debits of the Principal's fees from time to time if instructed by the Principal;

Provided that:

- Ezypay is not on notice that the Principal has not made reasonable attempts to provide prior notice to me; and
- Ezypay is not on notice that the variation is not otherwise in accordance with my agreement with the Principal.

My authority for the amount of the periodic direct debits of Ezypay's fees and charges to be varied

13. I authorise Ezypay to:
 - increase the rates of its fees and charges without prior notice on the 30th June of each year by CPI or 5%, whichever is greatest.

14. Ezypay will not:

- increase the rates of its fees and charges by more than CPI or 5% or at times other than 30 June, Unless:
 - Ezypay makes reasonable attempts to provide prior

notice to me in time for me to terminate this Direct Debit Authority.

My acknowledgement of what may happen if the amount of the periodic direct debit is varied

15. If Ezypay, in compliance with these Terms and Conditions, varies the amount of the periodic direct debit,

- Ezypay will do so without requiring a signed agreement; and
- Ezypay will do so without requiring a new Direct Debit Request Form.

My acknowledgment of when these Terms and Conditions may be varied

16. Ezypay may:

- vary these Terms and Conditions by posting a new version on its website.

17. Ezypay will not:

- notify the amended Terms and Conditions other than on its website; or
- use this method to vary the amount of the periodic direct debits.

18. I will:

- check Ezypay's website from time to time for variations to these Terms and Conditions.

19. Any amended Terms and Conditions will apply to Ezypay and I if:

- Ezypay posts the amended version on its website;
- 14 days after posting, I have not objected; and
- 14 days after posting, I have not terminated the Direct Debit Authority.

My acknowledgment of my responsibility in relation to periodic direct debits

20. I must:

- inform Ezypay or the Principal of any changes to my account;
- inform Ezypay or the Principal of any changes to my contact details;
- do all things reasonably necessary to facilitate the periodic direct debiting of my account in accordance with these Terms and Conditions;
- have a suitable account available for the periodic direct debits; and
- have sufficient funds available in my account for the periodic direct debits.

My acknowledgment of what may happen if I have insufficient funds

21. If I do not have sufficient funds in my account for the periodic direct debits and I do not have a genuine dispute with the Principal or Ezypay,

Ezypay may:

- charge me a failed payment fee for each unsuccessful debit;
- charge me the failed payment fee at the rate published on the Ezypay website from time to time;
- charge me the failed payment fee even though I have also been charged a fee by my financial institution;
- charge me collection fees;
- charge me legal fees; and
- in conjunction with the Principal, implement re-debit measures to recover any outstanding amounts.

22. Ezypay will not:

- be liable for any fees or charges which arise because I had insufficient funds in my account; or
- provide any information or explanation regarding unsuccessful debits of my account.

23. I must:

- direct any enquiries about unsuccessful debits of my account to my financial institution.

My acknowledgment of what may happen if I claim a refund

24. If I claim a refund,

- Ezypay will not be under any obligation to pay it;
- however, Ezypay will conduct itself in accordance with its Refund Policy.

Variations to debit amounts due to external factors

My acknowledgment of when a delay might occur

25. A delay may occur in the processing of a periodic direct debit if:

- there is a public or bank holiday on the day or the day after a payment is due to be made by direct entry;
- a payment is received either on a day which is not a banking business day or after the normal close of business on a banking business day;
- Ezypay does not receive the Direct Debit Request Form in time to process the request prior to the first due periodic direct debit;
- Ezypay does not receive a request for variation in time to process the request prior to the next due periodic direct debit;
- information supplied on a Direct Debit Request Form or any requested variation is incomplete, incorrect, illegible or, for any other reason, does not allow

Ezypay to process the information promptly;

- I do not meet my responsibility to have sufficient funds available in my account; or
- there are failures or difficulties with technology.

My acknowledgment of what Ezypay will and will not do in relation to variations with periodic direct debits

26. Ezypay will:

- make reasonable attempts to minimise any variance to amounts of periodic direct debits affected by exchange rate fluctuations; and
- make reasonable attempts to minimise any variance to amounts of periodic direct debits affected by factors within its control.

27. Ezypay will not be responsible or liable for any variance to or shortfall to debit amounts of periodic direct debits caused by:

- exchange rate fluctuations;
- delay as referred to above;
- external factors beyond the control of Ezypay;
- the date on which a periodic direct debit is processed by Ezypay's Sponsoring Financial Institution; or
- the timing of when a periodic direct debit is requested and processed.

28. Ezypay will not be liable for any faults in the direct debiting of my account caused by:

- fraudulent activity;
- security hacking;
- environmental disasters;
- failure of technology systems used by Ezypay;
- any fault in the technology systems used by Ezypay for direct debiting; or
- any delay or interruption caused by the technology systems used by Ezypay to facilitate direct debiting.

My authority for Ezypay to communicate with me:

29. I authorise Ezypay to communicate with me to:
 - validate and confirm my identity;
 - validate and confirm my bank account details;
 - validate and confirm my authority for periodic direct debits;
 - assist the Principal to service and promote its products; and
 - promote third party products.

Ezypay may:

- provide specific customer access on its website;
- communicate with me by all other available means;
- advertise related and unrelated products on its website;
- inform me of products, services or special offers relating to the provision of its direct debit service and other related financial service products;
- inform me of products, services or special offers for third party products whether related to Ezypay services or not; and
- notify me in the event of termination of the agreement between Ezypay and the Principal.

My authority to Ezypay to service my account:

30. I authorise Ezypay to:

- verify the details of my account with my financial institution;
- release personal information about me to assist a debt collection agency to recover any outstanding payment from me; and
- release such information as is reasonably required by my financial institution in relation to an incorrect or wrongful debit.

31. I authorise my financial institution to:

- release such information to Ezypay as is necessary to allow Ezypay to verify my bank account details.

I acknowledge that:

- if any of these Terms and Conditions or any part of them is illegal or invalid, then only those terms and conditions or that part of them will be void and the remainder will remain in full force and effect.

32. I acknowledge that

Ezypay may:

- charge a data handling fee of up to \$3.00 inclusive of GST payable quarterly.
- charge the data handling fee, payable for the quarter prior, in October, January, April, and July each year.

I acknowledge that the Ezypay Pty Limited Privacy Policy and Refund Policy can be found at www.ezypay.com.au.

EZYPAY PTY LTD –
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 Phone: 1300 300 553
 Fax: (02) 9410 1000
 Email: customerservice@ezypay.com.au