



## Credit Card Payment Policy

Due to the nature of the College revenue being generated by annual memberships, which are technically paid for in advance, the current merchant account provider has imposed transaction-processing restrictions upon the College. This is because of the bank's possible liability to the member/s should the College fail to provide what has been paid for by the member.

To enable the College to work with the imposed restrictions it has had to review the terms under which it passes on the convenient credit card payment option.

For Members wishing to pay their annual renewal invoice via credit card, please be advised of the following applicable terms & conditions of the Credit Card Payment policy.

### Direct Debit Request Service Agreement

- 1) Only part payments can be taken via credit card. The payment cannot be for more than one quarter of the total membership term but can include the credit card payment fee, any administration fees charged and any late payment fees charged and applicable to the balance of instalments and this DDRSA.
- 2) To enable clause (1) to be easily administrated, any members wishing to pay by credit card, must agree to a Direct Debit Request Service Agreement (DDRSA) for the balance of the quarterly membership fee payments.
- 3) Further quarterly instalments and applicable fees will be processed against the member's credit card on the following dates: Instalment 1 on return of this signed form, instalment 2 on 1/7/18, instalment 3 on 1/10/2018, instalment 4 on 1/1/2019.
- 4) The DDRSA can be cancelled at any time, in accordance with the DDRSA or if the member chooses to pay out the unpaid invoice balance and any associated fees, in full, via Bank Transfer, Cheque or Cash.
- 5) **Credit card payment fees apply:**
  - a) For National Cards - Visa & Mastercard - 1.85%
  - b) For International Cards – Visa – 2.42% & Mastercard – 1.98%
  - c) American Express in not accepted.
- 6) Should the "Bank" have reason to process a Chargeback fee, for reasons beyond the College's control, an additional \$30 fee will be incurred by the "Member".
- 7) Late payment of any instalments (due to circumstances out of the College's control), will incur a finance charge of 15% p/a on the outstanding balance.
- 8) Debt collection fees related to non-payment will be recoverable from the "Member".
- 9) At the time of processing the payment for the first instalment of the annual membership fee (not including an Application Fee, in the case of new members), it will be deemed this DDRSA between "You", the "Member" and the "College", has been entered into and will not be terminated until the invoice for the annual membership fee has been paid in full, including any credit card payment fees, administration fees and late payment fees incurred.
- 10) By signing the Direct Debit Request, you authorise us to arrange for funds to be debited from your Credit Card Account in accordance with the Direct Debit Request Service Agreement (DDRSA).
- 11) We will advise you 14 days in advance of any changes to the Direct Debit Request.
- 12) For all matters relating to the Direct Debit Request, including cancellation, alteration or suspension of drawing arrangements or to stop or defer a payment, or to investigate or dispute a previous payment, you should:
  - (a) Contact the Cosmetic Physicians College of Australasia Ltd customer service team on 1300 552 127; and
  - (b) Allow for 14 days for the amendments to take effect or to respond to a dispute.
- 13) If our investigations show that your Credit Card Account has been incorrectly debited, we will arrange for the Financial Institution to adjust your Credit Card Account accordingly. We will also notify you in writing of the amount by which your Credit Card Account has been adjusted. If, following our investigations, we believe on reasonable grounds that your Credit Card Account has been correctly debited, we will respond to your query by providing you with reasons and copies of any evidence for this finding.
- 14) If we cannot resolve the matter, you can still refer it to your Financial Institution, which will obtain details from you of the disputed payment and may lodge a claim on your behalf.
- 15) You should be aware that:
  - (a) You should check your Credit Card Account details (including the Bank, card number and expiry date) directly against a recent statement from your Financial Institution.
- 16) If you are in any doubt, please check with your Financial Institution before completing the drawing authority.
- 17) It is your responsibility to ensure that:
  - (a) sufficient funds are available via your Credit Card Account when the payments are to be drawn;
  - (b) the authorisation to debit the Credit Card Account is in the same name as the Credit Card Account signing instruction held by the Financial Institution where the Credit Card Account is held;
  - (c) suitable arrangements are made if the direct debit is cancelled:
    - by yourself;
    - by your Financial Institution; or

- for any other reason.

- 18) If the due date for payment falls on a day other than an Australian Business Day, the payment will be processed on the previous Australian Business Day. If you are uncertain when the payment will be debited from your Credit Card Account, please check with your Financial Institution.
- 19) For returned unpaid transactions, the following procedures or policies will apply:
  - (a) we treat the payment as if it was never made;
  - (b) services may be suspended until the outstanding charges are paid; and/or
  - (c) A fee may be applied for drawings that are returned unpaid. We reserve the right to cancel the Direct Debit Request at any time if drawings are returned unpaid by your Financial Institution.
- 20) All Customer records and Credit Card Account details will be kept private and confidential to be disclosed only at your request or at the request of the Financial Institution in connection with a claim made to correct/investigate an alleged incorrect or wrongful debit or otherwise as required by law.
- 21) If any provision of this Direct Debit Request Service Agreement (DDRSA) is found to be illegal, void or unenforceable for unfairness or any other reason (for example, if a court or other tribunal or authority declares it so), the remaining provisions of this DDRSA will continue to apply to the extent possible as if the void or unenforceable provision had never existed.

**Please note:**

To register for Direct Debit please request a form from the administration office at 1300 552 127, (08) 9300 2414 or email [cpca@cpca.net.au](mailto:cpca@cpca.net.au).

If you need to make a change your direct debit you will need to complete a new Direct Debit Request.

To update your credit card expiry date or to cancel your Direct Debit Request please contact the office of the Cosmetic Physicians College of Australasia Ltd via the contact details provided above.

Registering, changing or cancelling your Direct Debit will take up to five business days to be processed.

**Further Definitions:**

Unless otherwise defined, a term defined in the Agreement has the same meaning when used in this Direct Debit Request Service Agreement and:

- **College** means *Cosmetic Physicians College of Australasia Ltd.*
- **Applicant** means a non-member wishing to apply for membership of the *Cosmetic Physicians College of Australasia Ltd.*
- **Member** means a successful Membership Applicant, Corresponding Member, Full Member, Fellow or Corporate and any other categories of membership which may be established under Clause 5.1 of the CPCA Constitution.
- **Bank** means the Bankwest Bank, the Commonwealth Bank of Australia and/or any other financial institution associated with the merchant facility agreement held by the College.
- **Credit Card Account** means the account nominated in the Direct Debit Request, held at your Financial Institution from which we are authorised to arrange for funds to be debited.
- **Agreement** means the Terms and Conditions of the Credit Card Payment Policy & the Direct Debit Request Service Agreement, including the Fees & Schedules to those Terms and Conditions, as amended from time to time.
- **Direct Debit Request** means the Direct Debit Request Service Agreement between you, the "Member" and us, the "College" as amended from time to time.
- **Financial Institution** is the financial institution where you hold the credit card account nominated in your Direct Debit Request as the account from which we are authorised to arrange for funds to be debited.
- **We** means Cosmetic Physicians College of Australasia Ltd.
- **You** means the "Applicant", the "Member" and Customer/s who signed the Direct Debit Request.

Credit Card No: \_\_\_\_\_ Expiry Date: \_\_\_\_\_

Name on Card: \_\_\_\_\_ CVC No: \_\_\_\_\_

Member ID/Name: \_\_\_\_\_ Invoice ID: \_\_\_\_\_

Invoice Value, Before Fees & Charges: \$ \_\_\_\_\_

Value of 1<sup>st</sup> Instalment: \$ \_\_\_\_\_ Plus Fee: \_\_\_\_\_ Due By: \_\_\_\_\_

Value of 2<sup>nd</sup> Instalment: \$ \_\_\_\_\_ Plus Fee: \_\_\_\_\_ Due By: \_\_\_\_\_

Value of 3<sup>rd</sup> Instalment: \$ \_\_\_\_\_ Plus Fee: \_\_\_\_\_ Due By: \_\_\_\_\_

Value of 4<sup>th</sup> Instalment: \$ \_\_\_\_\_ Plus Fee: \_\_\_\_\_ Due By: \_\_\_\_\_

Authorisation Given by: \_\_\_\_\_ Date Signed: \_\_\_\_\_  
(Signature)