



## Credit Card Authorisation Service Agreement (CCASA)

### Terms and Conditions

- 1 By submitting your Credit Card details for direct debit you authorise us to arrange for funds to be debited from your Credit Card in accordance with the Agreement.
- 2 We will advise you with at least 14 business days notice of any changes to or issues with the CCA.
- 3 For all matters relating to the CCA, 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 either:
    - The Finance Officer  
JCU Halls of Residence  
James Cook University  
Townsville QLD 4811  
Australia  
Ph: +61 7 4781 4824  
Fax: +61 7 4781 7185  
Email: [JCUHalls@jcu.edu.au](mailto:JCUHalls@jcu.edu.au)
    - Or contact your financial institution.
  - (b) Allow 14 days for the amendments to take effect or to receive a response to a dispute.

If our investigations show that your Credit Card has been incorrectly debited, we will arrange for a refund to your Credit Card account accordingly. We will notify you of such amendments in writing. If our investigations show that your Credit Card has been correctly debited, we will respond to your query by providing you with reasons and copies of any evidence for this finding.

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.
- 4 You should be aware that:
  - (a) A credit card surcharge of 0.5% will be charged for all credit card transactions; including declined transactions.
  - (b) Fees will be processed on or around the due date (applicable to the payment frequency selected in this CCA) as advertised in the Fee Schedule.
  - (c) The CCA is for all amounts payable by the Customer/s under the Residential Contract or until this CCA is cancelled.
- 5 It is your responsibility to ensure that:
  - (a) Sufficient cleared funds are available on the Credit Card when the payments are due to be drawn.
  - (b) You advise us in writing [refer 3(a) contact details for The Finance Officer] if:
    - Your Credit Card expires;
    - Your Credit Card is lost or stolen; or
    - Any other alterations are required.
  - (c) Alternative payment arrangements are made if the Credit Card or this CCA is cancelled or suspended for any reason.
- 6 If the due date for payment falls on a day other than a Business Day, the payment will be processed on the next Business Day. If you are uncertain when the payment will be debited from your Credit Card, please refer to your Fee Schedule or contact us or your financial institution.
- 7 For declined transactions, the following procedures or policies will apply:
  - (a) We treat the payment as if it was never made, default fees may be charged in accordance with the Fee Schedule;
  - (b) Your financial institution may also charge a fee for unpaid transactions;
  - (c) Services may be suspended until the outstanding charges are paid; and/or
  - (d) A credit card surcharge of 0.5% will be applied for declined transaction.
  - (e) We reserve the right to cancel the CCA at any time if transactions are declined by your Financial Institution.
- 8 All Customer records and Credit Card 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.

### Definitions

Unless otherwise defined, a term defined in the Agreement has the same meaning when used in this CCASA and:

**Agreement** means the Terms and Conditions set out in this Credit Card Authorisation Service Agreement (CCASA), and the Terms and Conditions set out in the Residential Contract and Fee Schedule that it refers to, as amended from time to time;

**Credit Card** means the credit card account nominated in the CCA from which we are authorised to debit funds in accordance with this Agreement;

**Credit Card Authorisation (CCA)** means the Credit Card Authorisation agreement between you and JCU Halls of Residence, as amended from time to time;

**Customer** means the Resident, and the authorised Cardholder (if different to Resident);

**Fee Schedule** means the Fee Schedule and other charges payable by Residents of the JCU Halls of Residence, provided with your Offer of Accommodation;

**Financial Institution** is the financial institution where you hold the Credit Card account nominated in your CCA as the account from which we are authorised to arrange for funds to be debited;

**Resident** means the person who is occupying a place at JCU Halls of Residence under a Residential Contract;

**Residential Contract** means the legal agreement between the Resident and James Cook University, as set out in the letter of offer, Residential Agreement and the Resident Handbook;

**We** means JCU Halls of Residence; and

**You** means the Customer/s who signed the CCA.