

BCITO payment terms and conditions

1. Weekly and Fortnightly transactions occur on Wednesdays and Fridays. Monthly transactions only occur on the 15th day of the month only.
2. Please ensure you have adequate funds in your bank account prior to the payment date, as often banks may charge a penalty for insufficient funds.
3. If you are unable to adhere to the payment plan as set out in the payment schedule, you must inform BCITO prior to the scheduled payment date.
4. This Direct Debit agreement includes subsequent invoices and amounts set by BCITO during the whole term of your apprenticeship.
5. If you receive a new invoice during the term of your apprenticeship, please contact BCITO to have this new invoice added to your Direct Debit agreement.
6. Should you discontinue or complete your apprenticeship training, any balance remaining becomes due and must be paid in full. Please contact us to arrange payment.
7. If insufficient funds occur, the Direct Debit will be attempted three times. BCITO will contact you after each dishonour via email and text. Please contact BCITO to arrange re-payment.
8. After the 3rd subsequent attempt has dishonoured, full payment of the outstanding amount is required to be paid. Please contact us to arrange payment.
9. You must inform BCITO if your bank account details change.

Bank terms and conditions

Specific conditions relating to notices and dispute

1. I may ask my bank to reverse a direct debit up to 120 calendar days after the debit if:
 - I don't receive written notice of the amount and date of each direct debit from the initiator, or
 - I receive written notice but the amount or the date of debiting is different from the amount or the date specified on the notice.
2. The initiator is required to give me written notice of the amount and date of each direct debit no less than 2 business days before the date of the debit.
3. If the bank dishonours a direct debit but the initiator sends the direct debit a second time within 5 business days of the original direct debit, the initiator is not required to notify me a second time of the amount and date of the direct debit