#### PARISH BULLETIN

#### St Macartan's Catholic Parish



4 Drake St, Mornington VIC 3931

Parish Office: 9:30am-3pm Tuesday to Friday; Ph: 5975 2200 Email: mornington@cam.org.au Web: stmacartansparish.com.au

> Parish Priest: Rev. Fr Geoffrey McIlrov Parish Secretary: Theresa Collard



#### **MASS TIMES**

The Bishops of the Province of Victoria have given this prayerful and considered reflection, and have determined the following actions:

- Immediate suspension of public liturgies, celebrations of the Mass, until further notice.
- All other gatherings are suspended. In light of this, all Catholics in Victoria are dispensed from their Sunday obligation until further notice (canon 1248). We encourage you to continue active participation in the life of the Church, through activities such as time in personal and family prayer, reflecting on the Scriptures, making a spiritual communion, or participating in a Mass online (http://bit.ly/MassOnDemand or http://melbournecatholic.org.au/Mass or www.wordonfire.org/daily-mass). Or https://www.stmacartansparish.com.au/

Also - St Macartan's

https://www.belindajanevideo.com/clientvideo/st-macartans-catholic-mass/

#### PARISH INFORMATION

St Macartan's Primary School

Ph: 5979 9200

Principal: Colleen McGreal

Deputy: Philip Hills, Kathleen Ronchi

Padua College Ph: 5976 0100

Parish Pastoral Council: Bernard Butler

0419 427 408

Finance Committee: Frank Crea

0417 104 041

AV Technical: Graeme Wilson Email: gpw611@bigpond.com

St Mac's High Spirits - Faye Melhem

Contact Parish Office or email stmacshighspirits@gmail.com Parish Caretaker: John Spaziani:

0419 598 911

Parish Care Contacts: Parish Office

5975 2200

Music & Wedding Co-Ordinator-

Veronica Ryan 5975 6981/ 0418 358 213 Baptism Preparation: Kathy Raccanello Next Baptismal Meeting — Suspended Marriage Preparation: See Fr Geoff

**Pray for the sick and their Carers:** Graham Oliver, Laura Castelow, Julie Nash, Margaret O'Connor, Jay Keogh, Sophie Davidsen, Cinzia Caboche, Robert Warne, Dean Pratt, Trent Wilkinson, Esma Murphy, Eva Balista, Kate Maree Ayoub (Tunks) Frances McLean,

Mass Intentions

Richard Meech, Colleen, Noah Guest, Carly Guy, , Elizabeth Brennan, Bob Barrett, Ally Roe, Colleen & Jim Husin, Maryanne Husin, Eileen Young, , Peter Hingston, Dave Mortby, Lynne Anderson, Naomi Andrews, Peter Atkinson, Kevin Paganoni, Jeannie Fox, Phyllis Molloy, Renee Barker, Courtney Stevens, Mary Cattermole, Joseph Aquilina, Helen & Denis Chambers, Mark Allan, Lucas Pingiaro, Fernando Pineda, Jim Kershaw (NZ), Bernadette Harvey (NZ), David Taylor NZ), Maureen Spargo, Tony Formosa, John Mahony, Terry Smyth and Michael Nicolaou.

#### First Reading Is 50:4-7

#### A reading from the prophet Isaiah

The Lord has given me a disciple's tongue. So that I may know how to reply to the wearied he provides me with speech.

Each morning he wakes me to hear, to listen like a disciple.

The Lord has opened my ear. For my part, I made no resistance, neither did I turn away. I offered my back to those who struck me, my cheeks to those who tore at my beard; I did not cover my face against insult and spittle. The Lord comes to my help, so that I am untouched by the insults. So, too, I set my face like flint; I know I shall not be shamed.

**Responsorial Psalm** Ps 21:8-9. 17-20. 23-24. R. v.2

(R.) My God, my God, why have you abandoned me?

#### Second Reading Phil 2:6-11

#### A reading from the letter of St Paul to the Philippians

His state was divine, yet Christ Jesus did not cling to his equality with God but emptied himself to assume the condition of a slave, and became as men are, and being as all men are, he was humbler yet, even to accepting death, death on a cross.

But God raised him high and gave him the name which is above all other names so that all beings in the heavens, on earth and in the underworld, should bend the knee at the name of Jesus and that every tongue should acclaim Jesus Christ as Lord, to the glory of God the Father.

#### Gospel Acclamation Phil 2:8-9

Praise to you, Lord Jesus Christ, king of endless glory!

Christ became obedient for us even to death dying on the cross.

Therefore God raised him on high and gave him a name above all other names.

Praise to you, Lord Jesus Christ, king of endless glory!

#### Gospel Mt 27:11-54 (SHORT VERSION)

#### The passion of our Lord Jesus Christ according to Matthew

Jesus was brought before Pontius Pilate, the governor, and the governor put to him this question, 'Are you the king of the Jews?' Jesus replied, 'It is you who say it.' But when he was accused by the chief priests and the elders he refused to answer at all. Pilate then said to him, 'Do you not hear how many charges they have brought against you?' But to the governor's complete amazement, he offered no reply to any of the charges.

At festival time it was the governor's practice to release a prisoner for the people, anyone they chose. Now there was at that time a notorious prisoner whose name was Barabbas. So when the crowd gathered, Pilate said to them, 'Which do you want me to release for you: Barabbas, or Jesus who is called Christ?' For Pilate knew it was out of jealousy that they had handed him over.

Now as he was seated in the chair of judgement, his wife sent him a message, 'Have nothing to do with that man; I have been upset all day by a dream I had about him.' The chief priests and the elders, however, had persuaded the crowd to demand the release of Barabbas and the execution of Jesus. So when the governor spoke and asked them, 'Which of the two do you want me to release for you?' they said 'Barabbas'. 'But in that case,' Pilate said to them 'what am I to do with Jesus who is called Christ?' They all said, 'Let him be crucified!' 'Why?' he asked 'What harm has he done?' But they shouted all the louder, 'Let him be crucified!' Then Pilate saw that he was making no impression, that in fact a riot was imminent. So he took some water, washed his hands in front of the crowd and said, 'I am innocent of this man's blood. It is your concern.' And the people, to a man, shouted back, 'His blood be on us and on our children!' Then he released Barabbas for them. He ordered Jesus to be first scourged and then handed over to be crucified.

The governor's soldiers took Jesus with them into the Praetorium and collected the whole cohort around him. Then they stripped him and made him wear a scarlet cloak, and having twisted some thorns into a crown they put this on his head and placed a reed in his right hand. To make fun of him they knelt to him saying, 'Hail, king of the Jews!' And they spat on him and took the reed and struck him on the head with it. And when they had finished making fun of him, they took off the cloak and dressed him in his own clothes and led him away to crucify him.

On their way out, they came across a man from Cyrene, Simon by name, and enlisted him to carry his cross. When they had reached a place called Golgotha, that is, the place of the skull, they gave him wine to drink mixed with gall, which he tasted but refused to drink. When they had finished crucifying him they shared out his clothing by casting lots, and then sat down and stayed there keeping guard over him.

Above his head was placed the charge against him; it read: 'This is Jesus, the King of the Jews.' At the same time two robbers were crucified with him, one on the right and one on the left.

The passers-by jeered at him; they shook their heads and said 'So you would destroy the Temple and rebuild it in three days! Then save yourself! If you are God's son, come down from the cross!' The chief priests with the scribes and elders mocked him in the same way. 'He saved others,' they said 'he cannot save himself. He is the king of Israel; let him come down from the cross now, and we will believe in him. He put his trust in God; now let God rescue him if he wants him. For he did say, "I am the son of God." Even the robbers who were crucified with him taunted him in the same way. From the sixth hour there was darkness over all the land until the ninth hour. And about the ninth hour, Jesus cried out in a loud voice, 'Eli, Eli, lama sabachthani?' that is, 'My God, my God, why have you deserted me?' When some of those who stood there heard this, they said, 'The man is calling on Elijah,' and one of them quickly ran to get a sponge which he dipped in vinegar and putting it on a reed, gave it him to drink. 'Wait!' said the rest of them 'and see if Elijah will come to save him.' But Jesus again crying out in a loud voice, yielded up his spirit. At that, the veil of the Temple was torn in two from top to bottom; the earth quaked; the rocks were split; the tombs opened and the bodies of many holy men rose from the dead, and these, after his resurrection, came out of the

tombs, entered the Holy City and appeared to a number of people. Meanwhile the centurion, together with the others guarding Jesus, had seen the earthquake and all that was taking place, and they were terrified and said, 'In truth this was a son of God.'

#### Communion Antiphon Mt 26:42

Father, if this chalice cannot pass without my drinking it, your will be done.

#### **Project Compassion Boxes**

Due to the suspension of Masses, please hold onto your boxes until Mass resumes.

However if you wish to donate now, you can do by the following ways-Credit Card—go online at "lent.caritas.org.au"

Send a Cheque to Caritas Australia GPO Box 9830 Sydney NSW 2001 Online transfer –Caritas Aus BSB:062-217 A/C No 1007 2446 REF Donor IDPC You can find out more at <a href="http://www.caritas.org.au/projectcompassion">http://www.caritas.org.au/projectcompassion</a> or ring - 1800 024 413

#### THINGS WE CAN STILL DO!

Here are some ways to love your neighbour, especially those vulnerable people, during Coronavirus and while still social distancing:

**Make a call -** 'Every hand we don't shake must become a phone call we make'. Be generous with phone calls, text messages, emails with photos, Kids call your parents and grandparents; parents and grandparents, call your children and grandchildren.

**Send a letter** - Tried and true ways are also necessary. Rediscover the lost art of letter writing with friends and family in addition to phone calls and FaceTime. Send get well cards, letters and if you feel particularly artistic, try sending a drawing. **Do the shopping** - Get in touch with elderly or vulnerable people in your community and offer help with their shopping. Ensuring they have adequate provisions in this time is one of the most valuable acts of service you can offer. **Join or set up a volunteer help group** - During this time when supermarket shelves are often empty, community groups are springing up across Facebook finding ways to provide excess food supplies and toilet paper to people who need it, and providing up to date information on shops that still carry stock of various items.

**Shop local** - Local business owners are our neighbours too, and while national corporations will be able to weather these rough times, smaller businesses may struggle over the next few weeks. Where you can, shop local.

**Fight the hoarding impulse -** Over-stockpiling leads to a shortage of essential provisions for more vulnerable communities that don't have the means or opportunity. Buy in moderation, so others are also able to meet their needs.

**Ask how you can help -** Check in with neighbours and people who may be socially isolated and ask how you can help. It might be picking up groceries or prescriptions or offer a chat.

**Create care packages -** With other members of the parish, create care packages for people in your community who are isolated, especially those who may suffer financial strain over the coming weeks.

These suggestions are aimed at inspiring action. "Truly I tell you, just as you did it to one of the least of these who are my members of my family you did to me." Matt 25: 40 NRS

#### **WE WILL SURVIVE - THEN WE WILL THRIVE!**

Ok, so we can't congregate together, many have to isolate, some are unwell and ill in hospital. Others are getting bored couped up inside and TV just isn't enough anymore! When will it end? Well one thing is for certain, it will end. At the moment, we are all learning a new level of patience and tolerance and as much as we think we can do it on our own, we will need help - and that may be divine help?

You may be wondering where the Lord is at this time of crisis? Well he is right here! Present in our lives through our Love & Mercy for others. In our charitable acts of kindness to our neighbours and the lonely - The Lord is present in our selflessness! Connect with Him in prayer, speak to Him in your grief and listen to Him in your charity.

So, why not make the best of a bad situation and not a bad situation worse by being despondent and depressed. Easier said than done - I hear you say. Well maybe so? However, Christ was a fighter, He never gave up and He expects nothing less from us Christians - We, His disciples. Remember, there is always someone worse off than ourselves, so keep an eye and ear out for those, who you may be able to help remotely. Or maybe you are that person, who needs assistance? Then call out to a neighbour or a friend and allow them to assist in any remote way they can. Or call me here at the Parish and I will help connect you to someone or have something delivered to your door.

Angels of Mercy are people who are looking out for the needs of others. This is the task we are all charged with right now. Something like, kindness cards can be sanitised and dropped off in your neighbours' letterboxes, asking if they are alright or need anything? and to call you or a compassionate phone call to them, may help ease their fears. Anything that seeks to help another is admirable and angelic.

So, what plan has God got for us? What lesson will we learn from all this? I wonder that myself. After this is over, will we still be a society wanting to blame another country, society or race, for this? Falling back into a World of hatred and intolerance of others, a xenophobic island? Will all nations become individuals of private selfishness again? Or, will the World be more inclusive of others, closer in the needs of the global community and creating a closer, united humanity?

I think one thing is for certain - this global coronavirus event has temporarily created a more even or level playing field in the World. So, whether we live in a wealthy country, come from a privileged society, or if we are individually poor or mega-rich. The fact is, no one is immune from the threat of catching this virus. Therefore, humanity should recognise life is equally vulnerable and equally precious to us all, regardless of prosperity. Maybe, after this, the world will gain a healthier respect for all people on our planet, respect for our shared humanity which, as seen, cannot always protect itself from threats by its international borders. When the world springs forth from this pandemic, will we better appreciate that we do all share the same weaknesses and vulnerabilities. I pray, that coming from this fight to survive, humanity will unite to thrive, where international borders are crossed, with (C-virus free), helpful hands of friendship and peace. Fr Geoff

#### **Keeping Our Parish Secure: Now and in The Future**

Dear Parishioners.

We are living through extraordinary times. Many of us would have never experienced the suspension of public masses or parish gatherings. I know for so many of the parish this is a cause for great sorrow, particularly as we approach the great feasts of Easter. However, we do need to prepare ourselves for the Coronavirus crisis to last for months – and for its impact to touch every household. Despite these challenges, we cannot lose heart. The work of the Church will continue.

The work of our parish will and must go on, even if in different forms. Already, right across the Archdiocese new ways of praying and worshipping are being developed. Using the great benefit of modern technology, we can access Mass in our homes via the internet. Mass is streamed live from St Patrick's Cathedral seven days a week. It is also recorded so it can be watched later "on-demand". https://melbournecatholic.org.au/Mass

As a parish we are responding in the following way:

Sunday & Easter Masses via video on our website link

But to continue to operate, your parish requires funding. The Archdiocese is helping where it can. It has worked with the Catholic Development Fund to provide loan and other relief for the next six months. Archbishop Peter has also waived our quarterly contribution to support the works of the Archdiocese.

While such measures help to limit our outgoings, raising revenue is in our own hands. This is a difficult issue to raise given that we are entering uncertain economic times, the financial effects of which are already evident. I appreciate whatever our parishioners can provide and understand that those in difficulty may need to review their level of support.

Our principal source of funding comes from our planned giving contributors. Many of you already contribute to sacrificial giving via direct debit. Not only is this a wonderful gift, it is a gift we can rely and plan around. With no public masses, there are no collections. This is creating a significant shortfall in our revenue and reducing our ability to meet our financial commitments.

There is a simple solution - You can still contribute by the following methods-<u>Envelopes</u> can be placed in the 'Notices' box located at the front door of the Parish House.

<u>Direct Debit</u> [It is completely safe] Application Form is attached, please complete and return to the office Notices box, or ting the Office.

Direct Deposit BSB: 083-347 Account No.: 547373281

Could I encourage everyone to use our either of these three facilities to ensure that our planned giving contribution is maintained through these testing times. For those who are still contributing, I am deeply grateful. It means the work of the parish can continue in these difficult days. Thank you for your commitment to the parish. It is deeply appreciated. Fr Geoff

#### **LET US PRAY TOGETHER**

#### **For Health Carers**

Gracious God, give skill, sympathy and resilience to all who are caring for the sick, and your wisdom to those searching for a cure. Strengthen them with your Spirit, that through their work many will be restored to health; through Jesus Christ our Lord. **Amen.** 

#### For ill or isolated

O God, help me to trust you, help me to know that you are with me, help me to believe that nothing can separate me from your love revealed in Jesus Christ our Lord. **Amen.** 

Merciful God, we entrust to your tender care those who are ill or in pain, knowing that whenever danger threatens your everlasting arms are there to hold them safe. Comfort and heal them, and restore them to health and strength; through Jesus Christ our Lord. **Amen.** 

#### For Us

We are not people of fear:
we are people of courage.
We are not people who protect our own safety:
we are people who protect our neighbours' safety.
We are not people of greed:
we are people of generosity.
We are your people God,
giving and loving, wherever we are, whatever it costs
For as long as it takes wherever you call us.

Amen.

#### **DIVINE MERCY**

There are very many Divine Mercy websites these two are most helpful: <a href="https://www.diaryofstfaustina.wordpress.com">www.diaryofstfaustina.wordpress.com</a>

www.thedivinemercy.org The Novena using this site, starts on Good Friday for nine days through to Easter Saturday (the Saturday before Divine Mercy Sunday), select 'The Basics' to open the topic menu then select 'Divine Mercy Novena'. Intentions given by Our Lord to St. Faustina are listed by day and people should add in their own intentions as well.

- Read about one aspect of the Divine Mercy devotion: Origin of Feast/ Request of Jesus to St. Faustina to make a Novena of Chaplets before DM Sunday/ The Image with signature 'Jesus I trust in You'/ The formula from Jesus for the DM Chaplet/ The diary of St. Faustina/ The Hour of Mercy and 3.00pm prayer/ Spreading message of Divine Mercy/ Verified miracles through intersession of St. Faustina/ Deeds of Mercy spiritual and corporal works of mercy
- Pray the Novena intentions for the day, adding own intentions as well.
- Pray appropriate selected prayers mostly accessible from websites given and if not, available
  off internet. Suggested prayers are 'Prayer to Our Lady Mother of Divine Mercy', 'Prayer to the
  Most Merciful Jesus', 'Petitions to the Merciful Heart of Jesus', 'St. Faustina's Prayer for Healing',
  'St. Faustina's Prayer for Holy Church and for Priests', 'Praises of Divine Mercy'.
   Pray the Chaplet of Divine Mercy.

Please call me in the Parish Office anytime you need to. I am praying for you all, and my private daily Mass is offered to each an everyone of you.

Blessings - I miss your beautiful faces (well most of your faces).

Fr Geoff

#### PALM SUNDAY AT HOME

Gather the family together and, with each person holding a branch, pray together.

FAMILY PRAYER: All In the name of the Father, and of the Son, and of the Holy Spirit. Amen.

Leader: During Lent, we have been preparing our hearts to celebrate Easter. Today we join Christ as he enters Jerusalem. In the coming days, we will take part in the mystery of his death and resurrection. By joining ourselves to Christ, God's grace will lift us up and rescue us.

Reader: A reading from the holy Gospel according to Matthew.

When they were near Jerusalem, the disciples brought a donkey to Jesus and laid their clothes on its back. Jesus sat on the donkey. A great crowd spread their clothes on the road, while others were cutting branches from the trees and spreading them in his path. The crowds who went in front of him and those who were following were crying out: Hosanna to the son of David! Blessed is he who comes in the name of the Lord. Hosanna in the highest. And when he entered Jerusalem, the whole city was in turmoil as people asked, 'Who is this?' and the crowds answered, 'This is the prophet Jesus from Nazareth in Galilee.' The Gospel of the Lord. All: Praise to you, Lord Jesus Christ.

Spend a few minutes in silence to think about the Gospel. Then talk together about what Jesus will do in Jerusalem in the coming days. What will happen on Holy Thursday, Good Friday and Easter Sunday?

Leader: Let us pray.

All: Lord, increase the faith of your people and listen to our prayers. Today we honour Christ our triumphant king by carrying these branches. May we honour you every day by living always in him, for he is Lord for ever and ever. Amen.

Make your own prayers for those who are sick or in need. Ask God to protect them. Finish each prayer with: Lord, hear us.

All: Lord, hear our prayer.

Leader: Let us pray in the words Jesus himself gave us:

All: Our Father, who art in heaven, hallowed be thy name; thy kingdom come, thy will be done on earth as it is in heaven. Give us this day our daily bread, and forgive us our trespasses, as we forgive those who trespass against us; and lead us not into temptation, but deliver us from evil.

Amen.

Leader: May God bless us and keep us safe.

All In the name of the Father, and of the Son, and of the Holy Spirit. Amen.



## ELECTRONIC THANKSGIVING REGULAR

## What is it?

to deduct from your account an agreed amount on a regular It is an easy way to contribute regularly to the Parish Catholic Development Fund (CDF), on behalf of your Parish, Thanksgiving Programme. Direct debiting allows the

## Benefits to You and Your Parish

offering, even when not able to attend your Parish church. It allows you to keep up to date with your Thanksgiving

quarterly income. Your Parish benefits through the regular monthly or

## Security of Your Transaction

on behalf of your Parish. saving administration time. CDF guarantees confidentiality No cash changes hands. There is less cash to handle, thus

## How to Apply

- Complete the attached Authorisation form (Part "A") return to the Parish office. and Direct Debit Request form. Sign both forms and
- The Parish will complete Part "B" and forward all completed forms to CDF (allow 14 days for CDF processing).

### **Variations**

the authority, just advise your Parish If you wish to alter the amount being transferred or cancel

have insufficient funds in your bank account. Normal bank charges may apply, eg. dishonour fees if you

suitable for direct debiting with CDF.) occur. Credit card accounts and Passbook accounts are not establish if your account is suitable for direct debiting to (You will need to contact your bank or financial institution to

# **AUTHORISATION FORM**

☐ New Authority ☐ Amendment (please ✓ appropriate box)

Part "A" (Parishioner to complete)

Sign here (For joint accounts, two signatures are required)	Sign here
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	Part "B" (Parish to complete)
Date/	

Parish CDF Account No. The above amount to be credited to:

	Parish CDF Account Name	
	Name	

Parishioner Name ..... TG No. .....

(Thanksgiving Envelope No.)

# DIRECT DEBIT REQUEST



Request and Authority to debit the account named below to pay the Catholic Development Fund

Request and	Surname or
Authority to debit	Company name
	Given names or ACN/ARBN ("you")
	request and authorise the Catholic Development Fund (User ID 11180) to arrange for any amount the Catholic Development Fund may debit or charge you to be debited through the Bulk Electronic
	Clearing System from an account held at the financial institution identified below subject to the terms and conditions of the Direct Debit Request Service Agreement [and any further instructions or the Direct Debit Request Service Agreement [and any further instructions or the direct of the Direct Debit Request Service Agreement [and any further instructions or the direct of th
Insert name and	Financial Institution
address of	Name:
institution	Address:
at which account is	
neid	Name of
details of	Account:
be debited	BSB Number:
	Account Number:
Acknow- ledgment	By signing this Direct Debit Request you acknowledge having read and understood the terms and conditions governing the debit arrangements between you and the Catholic Development Fund as set out in this Request and in your Direct Debit Request Service
Insert your signature/	
s and address	
	Sign here:
	Print Name
	Sign here:
	Print Name (Sign and print full names. For joint accounts, both names are required. If signing for a company include your capacity for signing, eg. Director.)
	Address:
	Date/

March 2020

# DIRECT DEBIT REQUEST SERVICE AGREEMENT (For Use When Arranging Thanksgiving Offering)

## Definitions

account means the account held at your financial institution from which we are authorised to arrange for funds to be debited on behalf of the Parish.

agreement means this Direct Debit Request Service Agreement between you and us.
business day means a day other than a Saturday or a Sunday or a

public holiday listed throughout Australia.

debit day means the day that payment by you to us is due.

debit payment means a particular transaction where a debit is
made

direct debit request means the Direct Debit Request between us and you.

**us** or **we** means the Catholic Development Fund (CDF) you have authorised by signing a *direct debit request*.

**you** means the customer who signed the *direct debit request.* **your financial institution** is the financial institution where you hold the account that you have authorised us to arrange to debit.

## 1. DEBITING YOUR ACCOUNT

- 1.1 By signing a direct debit request, you have authorised us to arrange for funds to be debited from your account. You should refer to the direct debit request and this agreement for the terms of the arrangement between us and you.
- 1.2 We will only arrange for funds to be debited from your account as authorised in the direct debit request.
- 1.3 If the debit day falls on a day that is not a business day, we may direct your financial institution to debit your account on the preceding business day.
  If you are unsure about which day your account has a will be a financial.

If you are unsure about which day your account has or will be debited you should ask your financial institution.

## . CHANGES BY US

2.1 We may vary any details of this agreement or a direct debit request at any time by giving you at least fourteen (14) days' written notice.

## . CHANGES BY YOU

- 3.1 Subject to 3.2 and 3.3, you may change the arrangements under a *direct debit request* by contacting the Parish.
- 3.2 If you wish to stop or defer a debit payment, you must notify the Parish in writing at least seven (7) days before the next debit day. This notice should be given to the Parish in the first instance.

3.3 You may also cancel your authority for us to debit your account at any time by giving the Parish seven (7) days notice in writing before the next debit day. This notice should be given to the Parish in the first instance.

## 4. YOUR OBLIGATIONS

- 4.1 It is your responsibility to ensure that there are sufficient clear funds available in your account to allow a debit payment to be made in accordance with the direct debit request.
- 4.2 If there are insufficient clear funds in your account to meet a debit payment:
- (a) you may be charged a fee and/or interest by your financial institution:
- (b) you may also incur fees or charges imposed or incurred by us; and
- (c) you must arrange for the debit payment to be made by another method or arrange for sufficient clear funds to be in your account by an agreed time so that we can process the debit navment
- 4.3 You should check your account statement to verify that the amounts debited from your account are correct.
- 4.4 If National Australia Bank Limited A.C.N. 004 044 937 ("National") is liable to pay goods and services tax (GST) on a supply made by the National in connection with this agreement, then you agree to pay the National on demand an amount equal to the consideration payable for the supply multiplied by the prevailing GST rate.

### 5. DISPUTE

- 5.1 If you believe that there has been an error in debiting your account, you should notify the Parish immediately and confirm that notice in writing as soon as possible so that your query can be resolved more quickly.
- 5.2 If we conclude as a result of our investigations that your account has been incorrectly debited we will respond to your query by arranging for your financial institution to adjust your account (including interest and charges) accordingly. We will also notify your Parish in writing of the amount by which your account has been adjusted.
- 5.3 If we conclude as a result of our investigations that your account has not been incorrectly debited we will respond to your query by providing your Parish with reasons and any evidence for this finding.
- 5.4 Any queries you may have about an error made in debiting your account should be directed to the Parish in the first instance so that we can attempt to resolve the matter between us and you. If we cannot resolve the matter you can still refer it to your financia institution which will obtain details from you of the disputed transaction and may lodge a claim on your behalf.

## ACCOUNTS

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You should check

- (a) with your financial institution whether direct debiting is available from your account as direct debiting is not available on all accounts offered by financial institutions.
- (b) your account details which you have provided to the Parish are correct by checking them against a recent account statement; and
- (c) with your financial institution before completing the direct debit request if you have any queries about how to complete the direct debit request.

## CONFIDENTIALITY

- 7.1 We will keep any information (including your account details) in your direct debit request confidential. We will make reasonable efforts to keep any such information that we have about you secure and to ensure that any of our employees or agents who have access to information about you do not make any unauthorised use, modification, reproduction or disclosure of that information.
- 7.2 We will only disclose information that we have about you:
- (a) to the extent specifically required by law; or
- (b) for the purposes of this *agreement* (including disclosing information in connection with any query or claim).

#### NOTICE

- 8.1 If you wish to notify us in writing about anything relating to this agreement, you should write directly to the Parish.
- 8.2 The Parish will notify you by sending a notice in the ordinary post to the address you have given us in the direct debit request.
- 8.3 Any notice will be deemed to have been received two business days after it is posted.