

# Family Handbook



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## Welcome to OSHC

We are pleased to welcome your families to our service. We look forward to working with you and your children. Ingle Farm OSHC has been operating since 1992. The schools Governing Council is the operator of the service. The OSHC Advisory committee work together to manage OSHC and report to Governing Council. We welcome families to join this committee. Our service is inclusive to all families from Ingle Farm Primary School throughout the year, and to the wider community for the Vacation Care periods. Our Educators work closely with the school to ensure we provide the highest quality care for your children. We have a warm and welcoming environment, with different spaces including indoor and outdoor areas. We are available to working, or studying families, and we are also available for respite care. We offer regular or occasional care for your children. Our Philosophy and policies reflect our practice.

## Acknowledgment of Country

We would like to acknowledge this land that we meet on today is the traditional lands for the Kurna people and that we respect their spiritual relationship with their country. We also acknowledge the Kurna people as the custodians of the Adelaide region and that their cultural heritage beliefs are still as important to the living Kurna people today.

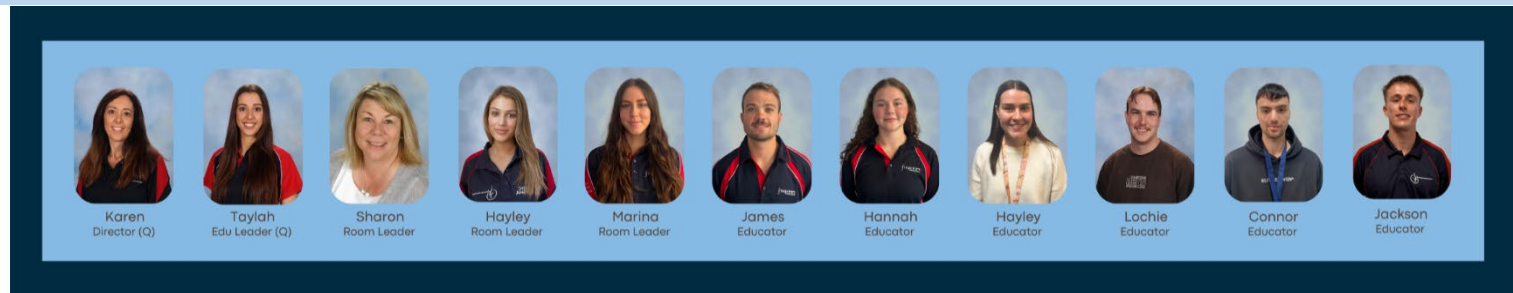
## Philosophy Statement

At Ingle Farm OSHC / Vac Care we believe that providing an environment that supports a sense of inclusion and belonging while promoting the development and learning of every child is essential to ensuring meaningful and joyful experiences that enriches their childhood and supports a strong sense of self and connection to the world they live in.

We achieve this by:

- Developing and maintaining strong relationships between educators, children, families and the community
- Delivering programs that provide intentional teaching and spontaneous child led activities in collaboration with children and families
- Ensuring that all interactions are rich in communication and understanding
- Thriving on the importance of play and leisure as opportunities to build understandings
- Staying focused on our roles as educators, entrusted by families

## Educators



The team of Educators lead by Karen the Director are dedicated people whose main aim is to provide the highest quality care and support to the children, families and community of our OSHC. There may also be other casual Educators that you will get to know throughout their time working at OSHC

All Educators have undertaken *Responding to Risks of Harm, Abuse and Neglect training, DHS Working with Children Check* and participate in many professional development opportunities. An OSHC approved First Aid trained Educator is on duty at all times.

## Management

Ingle Farm Primary School Governing Council is the Approved Provider and holds responsibility for the service.

The OSHC Advisory committee is comprised of the following personnel:

IFPS Principal: Vanessa Mortimer

OSHC Director: Karen Willis

Business Manager: Sue Blight

Parent representatives and staff representatives are included

## Our Community Campus

Ingle Farm OSHC is part of the Ingle Farm Primary School Campus. Our Campus includes Ingle Farm Primary School, Ingle Farm OSHC, Ingle Farm Children's Centre and Family Zone.

Ingle Farm Children's Centre offers services and links with organisations in the community with a focus on children birth to 5 year. CAFHS, Occasional care and a Kindergarten are available amongst other services. The children's centre can be contacted on 8250 3511.

Family Zone is located on the grounds. It is a fun, safe place for families and children 0-13 years in our area. Family Zone offers various programs and courses with their aim being to encourage, help and support families in their important role of parenting. Families are invited to drop in for a chat or use the regular calendar for specific services. Family Zone can be contacted on 8349 6099.

## Policies and Procedures

At Ingle Farm PS OSHC/Vac we have developed a Policy Manual to support the operations and practices of our OSHC. The Policy Manual is always available and is in the foyer. Policies are devised in partnership with National Quality Framework, OSHC management and feedback and input from children and families.

## Enrolments and Bookings

Children must be enrolled to attend our service. This handbook provides you with all the important information you will require.

Our enrolment process includes:

1. Families receive enrolment pack, read handbook and complete online enrolment.



<https://ingleps.spike.economicoutlook.net/enrolments/#/administrationunits/168e2130-f46f-48eb-9c0b-5b75a7bb949e/requests>

2. Eligible families to access Centrelink through MyGov and make a claim for Child care subsidy (more information under fee reduction in this handbook)
3. Director will organise a meeting with family
4. Enrolment will be processed
5. Families receive email link to download the booking app (follow the prompts to log in, username is your email, password is your mobile number)



[Childcare \(economicoutlook.net\)](https://economicoutlook.net/childcare)

Additional information may be required as part of enrolment this includes:

- Medical plans including asthma, allergy, anaphylaxis
- Medication plans and medication
- Specific dietary requirements
- Additional needs support referral forms
- Reports relating to behavioural, social, learning needs.

Booking processes will be discussed at enrolment meeting, individual booking needs will be arranged. Once enrolment is complete, families will need to download our Spike Childcare booking app. Regular ongoing bookings will need to be identified on the enrolment form or by request in writing via; email, Seesaw (see communication policy)

Bookings and Cancellations are essentials. All non-attendance without notification will be charged as absence with additional 'No notification fee' charged.

Bookings via the app can be made in:

- BSC – up to opening time of 7am if there are vacancies
- ASC – up to 12pm on the day if there are vacancies
- Vac Care / Student Free days – up to 1 week prior if there are vacancies



Cancellations via the app can be made up to 24 hours prior to the session:

- BSC – up to 7am the previous day
- ASC – up to 3pm the previous day
- Vac Care / Student Free days – up to 1 week prior

## Parents Childcare App

Installing the Parent App:

Families can install the app on both IOS and Android devices, simply click on the link to the Parent Childcare App from your email. Select Install App and follow the prompts

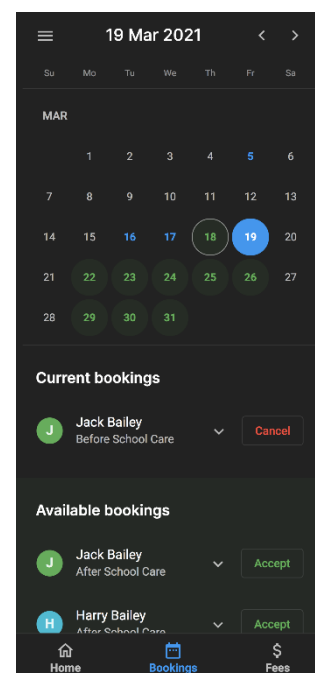
Your username is the email address that was provided upon enrolment.

Your password is your mobile number that was provided upon enrolment.

Their password is their pin number. If you have forgotten your pin number / password, select 'forgot password' and an email will be sent to them. The subject will be "reset password".

What you will see (as shown in picture):

- The Parent Childcare App can be displayed in both light and dark mode.
- Dates that appear in blue indicate that there is a current booking.
- Dates that appear in green indicate that there are available bookings.
- To Cancel and / or Accept a booking, you simply select the desired action and confirm. (You must select **CONFIRM** or the action will not be completed)
- If there are multiple children and not enough available bookings, no bookings will be made and an error message will display.
- The number of available bookings will display above the Accept button.



## Absences

All absences MUST be notified. Educators will follow up absences that haven't been notified as per our Delivery and Collection – Safe Arrival Policy. The 'No notification fee' will be applied. Child care subsidy will be paid for 42 absences per financial year, if you exceed this, you will be charged full price. If your child is absent and you then stop using the service, your CCS will cease and you will be charged full price for the absences. See Allowable Absences in this handbook.

## Arrival and Departure

Children must be signed in / out electronically by enrolling or nominated family and emergency contacts. Children must be signed in at drop off, and out at collection. We have contactless sign in / out using the QR code on the tablet inside the foyer. Mobile phone numbers are used as pin numbers.

Children may ONLY be collected from the service by custodial parents/guardians or other nominated persons as listed. Written permission is required if your child is to be collected by someone other than persons nominated on your enrolment form. Educators may ask for proof of I.D.

If a sibling under the age of 18 collects the child/ren from OSHC, permission must be supplied in writing.

Transitions between OSHC and school:



- Behaviour collection fee is charged when children's behaviour is threatening the safety of others, families are obligated to collect. The service will allow 30 minutes for families to organise collection, after that charges will apply.
- Food supplied / Drink bottle supplied. During Student Free days and Vacation care days if children don't bring a drink bottle or food. Please remember only packed ready to eat lunch boxes for all excursions.

## Fee Reduction

Child Care Subsidy (CCS) is available to eligible families, it is income and activity accessed and will be paid directly to the service.

Families must:

- Register with Centrelink and receive CRN's (customer reference numbers)
- Apply for Child care subsidy
- Provide CRN's on OSHC enrolment forms

Additional Child Care Subsidy is an additional payment to provide extra support under special circumstances, and is available for:



- Families who require practical help to support their children's safety & wellbeing
- Grandparents who are the primary carers
- Families experiencing temporary financial hardship
- Families transitioning from income support to work

### For further information:

<https://www.humanservices.gov.au/childcaresubsidy>

<https://www.education.gov.au/ChildCarePackage>

### Steps to apply for CCS (Child Care Subsidy)

1. Log on: 
2. Go to Centrelink: 
3. **Menu** – Payments & Claims – Claims – Make a claim
4. **Families** – apply for family assistance payments
  - Eligibility – last question – Have you paid or will you pay child care fees – **YES**
  - Complete answers to all questions
  - About your family (must fill in each box)
  - Claim options - tick box next to CCS CLAIM NOW – CONTINUE
5. **Families claim** – 4 boxes will come up. Go through each box, checking all information

<b>1. Confirm your basic details</b>	<b>2. Tell us about your situation</b>	<b>3. Tell us about your finances</b>	<b>4. Review your claim and Submit</b>
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Go through all boxes – if anything says updates required then complete them

6. Review
7. Submit
8. Make sure you have given OSHC your CRN and your child's CRN
9. **Once your child has attended care, you will need to go back onto your MyGov account and confirm the enrolment. This will need to be done at the end of the week period.**

### Allowable Absences:

Child Care Subsidy is payable for up to 42 absence days for a child in a financial year for sessions of care a child is enrolled in and did not attend, but only for sessions of care where an individual still incurs a genuine fee liability to pay for the care. A reason does not need to be provided for a child's initial 42 days of absence.

In shared care arrangements (where separated parents both claim Child Care Subsidy for the child's care), the 42 absences are allocated to the child, not to each individual parent.

## Billing and Payments

- Invoices are created weekly, and processed on a Monday for the previous week.
- Child Care Subsidy is credited to your account via Centrelink.
- Invoices will be emailed on Wednesday. Please ensure your email address is on your child's enrolment form.
- Payment of fees are processed through **direct debit** weekly from your nominated bank account. Payments can be processed fortnightly by negotiation with the Director. Families will need to complete direct debit authority form at enrolment.
- Payments are processed on Wednesday, it is the responsibility of families to ensure sufficient funds are available.
- Rejection fees apply and will be charged to the family.
- Overdue accounts will receive a reminder letter; if outstanding amount is unpaid then your child care will be suspended.
- **Families may not access the service if an outstanding debt reaches a total of \$250.00**

## Health and Safety

Ingle Farm OSHC aims to provide an environment in which children will have their individual health needs supported. Effective hygiene practices are implemented to control the spread of illness, infection and disease, and to manage injuries. Practices will ensure every reasonable precaution is taken to protect children from harm and hazard.

Our Health and Safety Policy provides detailed information for all health and safety practices

All children with health and dietary conditions are supported. Families must provide the service on enrolment with any medical conditions, diagnosed conditions and dietary requirements.

We are required by law to have Health Support Plans and medication authorities that are signed by a medical practitioner for all health conditions. We are therefore NOT able to administer ANY medication to children without this consent.

## Medical Conditions / Medications

Medical conditions include, Asthma, allergies, diabetes, ADHD, Contenance care needs, and any other diagnosed conditions.

All children with medical conditions are supported at OSHC.

- Families must provide current Medical Care plans completed by a doctor prior to attendance. Medication plans must also be completed by a doctor. Medications must be handed to OSHC staff.
- Medication must have correct labelling. Families must always update staff of any changes to the child's condition and provide updated care plans.
- Any child with Asthma and known allergy Mild / moderate or Anaphylaxis must have the designated plan completed.
- Children are supported to self-manage their condition in line with their age and stage of development.
- Educators are trained in First Aid, Asthma and Anaphylaxis. For other medical conditions if required staff can attend training.
- Educators will ensure care plans are reviewed annually and request updates from family and doctor if required. Risk Minimisation Plan will be devised for each child.
- Emergencies will be managed and documented.

## Medication

- Medication plans must be completed by a Medical Practitioner for the administering of any kind of medication.
- For any health conditions (e.g. asthma) without medical plans, emergency procedures will be followed.
- Correct medication handling and administering procedures will be followed.
- Non-prescription medications such as Panadol or Aspirin cannot be administered to children without medical practitioner completed Medication Plan

## Illness and Accident

Our Educators are First Aid trained and will provide care to all children during illness and accident. Accidents will be recorded and children will receive first aid and families will be notified. If a child is unwell, they should not attend OSHC. If a child becomes unwell while at OSHC, a family member or caregiver will be called to collect their child. Exclusion periods apply for medical conditions as per SA Health guidelines.

## Sun Smart

Ingle Farm OSHC is approved as a Cancer Council Sun Smart Centre. We follow the Cancer Council SA Sun smart guidelines and have developed our service Sun Smart Policy. Our Policy is implemented all year round. The Sun Smart UV Alert app guides Educators for what sun protection is required.

Sun protection is required for all outdoor activities from 1 August to 30 April and whenever the UV is 3 and above at other times.



Children are required to hat a bucket, legionnaire or broad-brimmed hat. If children do not have their own, they will be able to wear a hat from the spare hats box.

Children will be expected to wear sunscreen. Our service provides Coles 50+ Sunscreen for sun protection. Families can provide their own sunscreen for their children

## Food and Nutrition at OSHC

At Ingle Farm OSHC we follow the Government of SA Healthy Eating Guidelines. All food is prepared in accordance with the Health and Hygiene Policy and food will be served in accordance with government health recommendations. Menus are carefully planned to support inclusion and choice and are displayed in the kitchen area.

Our service promotes Healthy eating, and Educators are Food Safety trained.

- Breakfast and afternoon tea will be offered daily
- Families must supply dietary requirements and allergy information on enrolment
- Filtered water is always available, however children will need to bring their own drink bottle.
- Fizzy drinks and energy drinks are not permitted.

During Vacation Care and Student Free Days:

- Families must supply recess, lunch and drink bottles for their children
- Lunches requiring simple cooking eg 2 min noodles or reheating on non- excursion days only is permitted
- Parents are responsible for anything brought in from home as staff may be unable to tell if food has been maintained at home, therefore all responsibility belongs to the families
- If children bring food requiring cooking on an excursion day they may be given a substitute that will be charged
- Children will be encouraged by Educators to eat their food at break times
- Break times will be had as a group to ensure all children have an opportunity to take a break & eat
- Children will be discouraged from sharing food
- Any food uneaten by children will be sent back home

## National Quality Framework

Our service is operating under the 'The National Quality Framework. The Australian Governments established this to ensure the Quality and Continuous Improvement and consistency in education and care services.

The Framework consists of:

- National Laws and Regulations;
- National legislative frameworks – MTOP and EYLF;
- National Quality rating and assessment process
- National Quality Standard consisting of seven Quality Area;
  - QA1: Education program and practice

- QA2: Children's health and safety
- QA3: Physical environment
- QA4: Staffing arrangements
- QA5: Relationships with children
- QA6: Collaborative partnerships with families and communities
- QA7: Governance and leadership

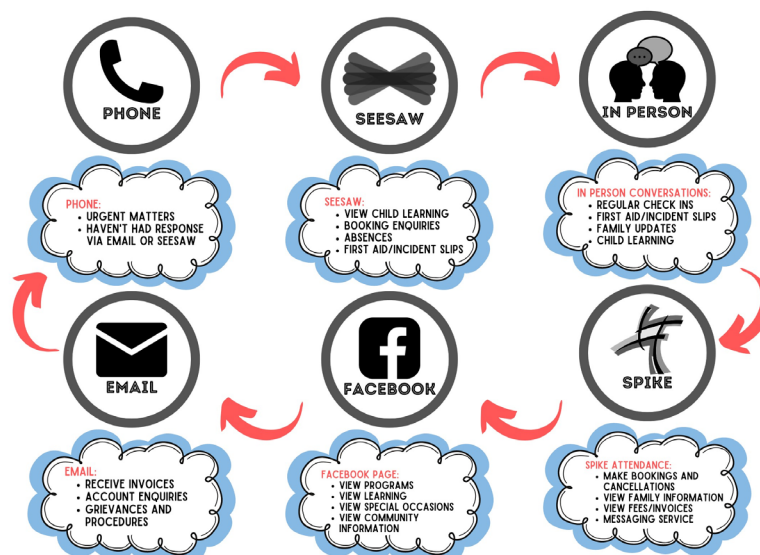
Our Service is rated as: **Meeting National Quality Standard**

## Relationships and Communication

Collaborative partnerships with families contribute to building a strong, inclusive community within the service. Our Educators are committed to working together. Please feel free to speak to the Director and Educators about anything. We conduct a Feedback evaluation annually for families & children. There is a suggestion board on program display for suggestions, feedback, ideas & comments from children and families. We really value your input. 'Your thoughts and feelings won't be known if you don't express them'.

To ensure families are kept informed and can share with our educators we have the following communication / information sharing options:

- Enrolment meeting creates a great opportunity to start to build the relationship
- Our service has a Facebook page that allows families and the community to keep up to date with important information, improvements, learning and updates  
[Ingle Farm Primary School OSHC / Vac Care | Facebook](#)
- Seesaw: an interactive learning platform app that allows OSHC and families to interact. It's used for:
  - sharing learning experiences
  - family announcements
  - private messages, changes to bookings, absences etc.
  - provide feedback on activities and experiences
- Email: Karen.willis204@schools.sa.edu.au
- Mobile phone: 0434308814
- Service phone: 0882627208
- Spike child care app:
  - families to make bookings and cancellations
  - families to view fees and invoices
  - messaging and newsletter sharing
- Educators greet families and communicate daily with families
- Conducting surveys and feedback opportunities
- Term Newsletter
- Displays
- Face to face conversations



## Inclusion Support

Inclusion is important when supporting children and everyone benefits from its affects. Every child has the right to be included. Our service is an approved Inclusion support program service. Gowrie SA is the Inclusion Agency for SA. The Australian government provide funding and support to ECEC services to build their capacity to include children with diverse needs and / or backgrounds within mainstream services.

The main cohorts of focus under the Inclusion Support Program guidelines include:

- have a disability or developmental delay
- are presenting with challenging behaviours
- have a serious medical or health condition, including mental health
- are presenting with trauma-related behaviours

You may be required to complete forms from Gowrie SA:

1. Gowrie SA Inclusion Agency (IA) Request For Service
  - Provides permission for educators to share information about your child with an Inclusion Professional and discuss strategies to support them.
2. Department of Education Consent – Permission to share personal information for the purposes of the Inclusion Support Program
  - Provides permission for information about your child to be included in any applications made by the service to access Inclusion Development Funding on the Australian Government Department of Education Inclusion Support Portal.

## Behaviour Code

Children attending OSHC are expected to respect the rights of other children, adults and the property of OSHC. Every effort will be made to encourage children to behave appropriately. Safe children's behaviour is essential to the provision of a safe, happy and caring environment. Effective learning and strategies encourage self-discipline and responsibility. Service rules and values are displayed. Positive behaviour charts are displayed.

## No Mobile phones, electronic devices and toys at OSHC

Children are not allowed to have their mobile phones, electronic devices at OSHC. Anyone who brings one is required to hand them to staff to be put away. Devices / toys / equipment are not to be brought in from home unless there is a programmed day that families have been notified about. OSHC has a large supply of resources for the children. OSHC can't take responsibility for any personal belongings brought in from home. If your child needs any additional supports for settling, transition or care these must be discussed with our Director.



## Media and Images

Photographs, videos, audio recordings and creative work of children are used at OSHC for the purpose of programming, evaluating and reflecting of activities.

They are an important part of documenting learning. Photos will be used within the service, in the year book, displayed in the room, and uploaded to Seesaw.

We may also use for newsletters and publications to be displayed on our Facebook page and the website.

On enrolment the Media Consent forms has more information, and must be completed by families. Feel free to flip through our Year books to see what your children have been doing.

## Sustainability

We are very passionate about sustainability, and we support children to appreciate and care for the environment by embedding practices into our daily routines, program, infrastructure and teaching.

Our service has recycling programs, composting, upcycling materials for other purposes, reducing energy and conserving water as some examples of sustainable practices.

We learn about the 7R's of sustainability:

Reduce, Reuse, Recycle, Repair, Rethink and Refuse



## Grievance Procedures

Ingle Farm OSHC encourages children, families and community members to provide feedback on our policies, procedures and services and welcome each feedback as a means of improving its service delivery and upholding positive relationships.

Families with a grievance should:

1. Raise your grievance with an Educator
2. Speak to the Director. The Director will record the issue, process and outcome
3. Contact the service Line manager. IFPS Principal Vanessa Mortimer on 82624864,
4. Contact SA Regulatory Authority 1800 882 413
5. DfE [www.education.sa.gov.au](http://www.education.sa.gov.au)

## Planning and Programming

We are guided by the School Aged care framework "My Time Our Place" and Early Years Learning framework "EYLF" to provide children and young people with opportunities to maximise their potential and develop a foundation for successful lifelong learning. Through critical reflection and thinking, and in partnership with families, children's learning will be promoted to meet these outcomes:

- Children and young people have a strong sense of identity
- Children and young people are connected with and contribute to their world
- Children and young people have a strong sense of wellbeing
- Children and young people are confident and involved learners
- Children and young people are effective communicators

At OSHC children take part in interesting and enjoyable educational and recreational activities in a supervised, informal and safe environment. Children learn through play, as well as through educational programs. Our Educational leader leads the Educators to program activities based on the strengths, interests, developmental needs, and ideas of the children, as well as community celebrations and events. Activities include cooking, art and craft, games and sport, special visitors and excursions. The programs provide opportunities for children to develop their individual skills and abilities through routines, social interactions, and recreational experiences provided, these help children to develop their wellbeing. Our programming begins from enrolment where 'All About Me' sheets are asked to be completed. Educators use Seesaw App to document learning and share with families.

We have our programs and activities displayed around the room, There is a Year book which is used to collect photos of what happens at OSHC. Children have their own folders to store things they do at OSHC.



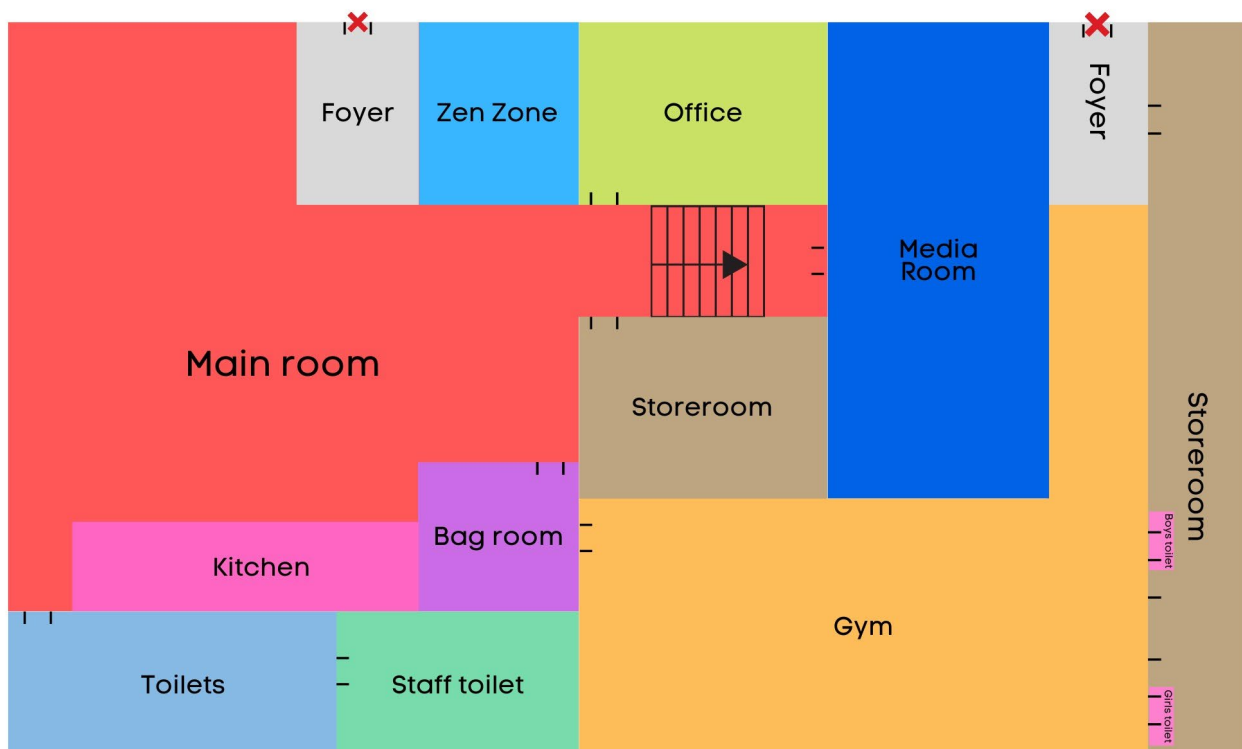
## Site Map

OSHC is located in the building closest to Belalie road, opposite the Front Office. Please be aware there is no parking onsite. Please use pedestrian gate to enter and close the gate behind you.



## OSHC indoor spaces

# OUR OSHC SPACES



## Direct Debit agreement

Ingle Farm Primary School OSHC & Vac Care  
PO BOX 423 Belalie Rd  
INGLE FARM SA 5098  
82627208 or 0434308814  
karen.willis204@schools.sa.edu.au

### Direct Debit Request Service Agreement

*(to be retained by the parent/guardian)*

This is your Direct Debit Service Agreement with Cloud Payments ACN 154 014 785, APCA User ID Number 450969. Cloud Payments have been contracted by Ingle Farm Primary School OSHC & Vac Care to collect the Instalments due under this Agreement. It explains what your obligations are when undertaking a Direct Debit arrangement with us. It also details what our obligations are to you as your Direct Debit provider.

Please keep this agreement for future reference. It forms part of the terms and conditions of your Direct Debit Request (DDR) and should be read in conjunction with your DDR authorisation.

#### Definitions:

*account* - means the account held at your financial institution from which we are authorised to arrange for funds to be debited.

*agreement* - means this Direct Debit Request Service Agreement between you and us.

*banking 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 Ingle Farm Primary School OSHC & Vac Care, (the Debit User) you have authorised by requesting a Direct Debit Request.

*you* - means the customer who has signed or authorised by other means the Direct Debit Request.

*your financial institution* - means the financial institution nominated by you on the Direct Debit Request at which the account is maintained.

#### Debiting your account:

1. By signing a Direct Debit Request or by providing us with a valid instruction, 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.
2. We will only arrange for funds to be debited from your account as authorised in the Direct Debit Request.  
  
or  
  
We will only arrange for funds to be debited from your account if we have sent to the address nominated by you in the Direct Debit Request, a billing advice which specifies the amount payable by you to us and when it is due.
3. If the debit day falls on a day that is not a banking day, we may direct your financial institution to debit your account on the following banking day. If you are unsure about which day your account has or will be debited you should ask your financial institution.

#### Amendments by us:

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.

**Amendments by you:**

You may change, stop or defer a debit payment, or terminate this agreement by providing us with at least 14 days notification by emailing karen.willis204@schools.sa.edu.au or arranging it through your own financial institution, which is required to act promptly on your instructions.

**Your obligations:**

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.
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 payment.
3. You should check your account statement to verify that the amounts debited from your account are correct.

**Dispute:**

1. If you believe that there has been an error in debiting your account, you should notify us directly on 82627208, or email karen.willis204@schools.sa.edu.au as soon as possible so that we can resolve your query more quickly. Alternatively you can take it up directly with your financial institution.
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 you in writing of the amount by which your account has been adjusted.
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 you with reasons and any evidence for this finding in writing.

**Accounts:****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 us 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:**

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.
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:**

1. If you wish to notify us in writing about anything relating to this agreement, please email karen.willis204@schools.sa.edu.au.
2. We will notify you by sending a notice in the ordinary post to the address you have given us in the Direct Debit Request.
3. Any notice will be deemed to have been received on the third banking day after posting.