

Direct Debit Request Service Agreement

The following is your Direct Debit Request Service Agreement with

ABN:

The agreement is designed to explain 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. We recommend you keep this agreement in a safe place 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 form.

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

(the Debit User) *you* have authorised by signing a *direct debit request*.

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

1. Debiting your account

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*.

We will only arrange for funds to be debited from *your account* as authorised in the *Direct Debit Request*

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*.

2. Amendments by us

We may vary any details of this *agreement* or a *Direct Debit Request* at any time by giving *you* at least thirty (30) days' written notice sent to the preferred email or address *you* have given us in the *Direct Debit Request*.

3. Amendments by you

You may change, stop or defer an individual debit payment, or cancel or suspend the *Direct Debit Request* at any time by providing us with at least fourteen (14) days' notification by writing to:

or by telephoning us on

during business hours **or** arranging it through your own financial institution.

4. Your obligations

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**.

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 be charged reasonable costs imposed or incurred by *us* on account of there being insufficient funds; 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*.

You should check *your account* statement to verify that the amounts debited from *your account* are correct

5. Dispute

If *you* believe that there has been an error in debiting *your account*, *you* should notify us directly on

Alternatively *you* can take it up with your financial institution direct. If we conclude as a result of our investigations that *your account* has been incorrectly debited we will respond to your query by arranging within a reasonable period 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.

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.

6. Accounts

You should check:

- (a) with *your financial institution* whether direct debiting through BECS 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*.

7. Confidentiality

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.

We will only disclose information that we have about *you*:

- (a) to the extent specifically required by law; or
- (a) for the purposes of this *agreement* (including disclosing information in connection with any query or claim).

8. Notice

If *you* wish to notify *us* in writing about anything relating to this *agreement*, *you* should write to

We will notify *you* by sending a notice to the address or email *you* have given *us* in the *Direct Debit Request*.

Any notice will be deemed to have been received on the seventh *banking day* after posting.