



Direct Debit Request Service Agreement

This is your Direct Debit Service Agreement with our facility, ABN: 1811 894 0063. 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 Sunday/or 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 Facility User (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.

Financial Institution - Means the financial institution nominated by you on the DDR at which the account is maintained.

1. Debiting your account

- 1.1 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.
- 1.2 We do not accept American Express, Diners or Non-Australian accounts.
- 1.3 We will only arrange for funds to be debited from your account as authorised in the Direct Debit Request.
- 1.4 All debits will be on a fortnightly basis. Direct debits will be processed on a Friday.

2. Amendments 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 30 days written notice.

3. Amendments by you



- 3.1 You may change, stop or defer a direct debit payment, or terminate this agreement in accordance with the terms and conditions of your membership agreement.

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 will be required to arrange for the debit payment to be made in Centre or arrange for sufficient clear funds to be in your account for re-billing in the next debit cycle.
- 4.3 You should check your account statement to verify that the amounts debited from your account are correct.
- 4.4 All members must be 18 years of age or over to be debited.
- 4.5 If the account being debited is not in the name of the member enrolling, the account holder must be present at the time of signing the agreement.

5. Dispute

- 5.1 If you believe that there has been an error in debiting your account, you should notify the Centre and confirm in writing as soon as possible so that we can resolve your query 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 a credit to your membership account accordingly. We will also notify you 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 you with reasons and any evidence for this finding in writing.

6. 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.
- 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

- 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)

8. Notice

- 8.1 If you wish to notify us in writing about anything relating to this agreement, you should email our administration department. Email addresses are at the bottom of this form.
- 8.2 We will notify you by sending an email to the email address nominated in the Direct Debit Request.
- 8.3 Any notice will be deemed to have been received on the third banking day after posting.
- 8.4 We do not accept responsibility for contact details which are not updated. Members will not be reimbursed for any miscommunication as a result of incorrect details.