



ACN 089 892 688 ABN 44 089 892 688
Master Licence no. 409661517

Direct Debit Request Service Agreement

1. The Customer will be advised 14 days in advance of any changes to the Direct Debit arrangements;
2. For all matters relating to the Direct Debit arrangements, the Customer will need to:
 - Call our Customer Information Line on 02 8923 1600**and/or**
 - Send written correspondence outlining the request/issue to:
PO Box 1167
North Sydney 2059**and**
 - Allow for 7 working days for the amendments to take effect
3. The Customer should be aware that:
 - a. Direct debiting through BECS is not available on all accounts; and,
 - b. Account details should be checked against a recent statement from its Financial Institution,If you are in any doubt, you should check with your Financial Institution before completing.
4. It is your responsibility to ensure sufficient cleared funds are in the nominated debiting account when the payments are to be drawn.
5. If the due date for payment falls on a non-working day or public holiday, the payment will be processed on the next working day. If the Customer is in any doubt, please refer to the Point 2 for further clarifications.
6. For returned unpaid transactions, the Customer will be contacted by our office to approve an alteration to the agreement by way of;
 - An Increase in the amount of all future Direct Debits**or**
 - A one off direct debit of the missed payment and any fees and charges for the returned unpaid transactions.
7. For returned unpaid transactions, the following Fees and charges will apply;
 - \$35.00 for each declined direct debit.
8. All customer records and account details will be kept private and confidential to be disclosed only at the request of the Customer or Financial Institution in connection with a claim made to an alleged incorrect or wrongful debit.



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Some useful tips on direct debits

Make sure you have the correct account number.

Ensure that you have not given the wrong account number, or that the direct debit has not been dishonoured due to the account being changed or closed.

Read your Direct Debit Request Service Agreement carefully.

Make sure you understand how much we will withdraw from your account and when we will withdraw it. Contact us if you need to change the dates on which the direct debit occurs.

Have adequate funds in your account to meet your payments.

This will ensure you don't default again or incur a fee for not having sufficient funds in your account.

Check your bank statements.

Make sure we are withdrawing the correct amount at the right time.

Cancelling your direct debit.

In most situations, you can cancel a direct debit with us or with the bank or financial institution where your account is held (provided you comply with any specific requirements). However, you need to make sure you have made alternative payment arrangements with us so that you do not default on your payment. Your instruction to cancel a direct debit may have to be in writing. Contact us a few days after you have sent your written notification to check that the direct debit has been cancelled.