

# Direct Debit Request Service Agreement

## 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. 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 care Australia, The debit user. You have authorised by signing the 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 in the following business day.
- 1.4 Please note that while we debit your account on the 1st or 15th of each month as nominated by you, unsuccessful debits will be attempted again on subsequent business days.

## 2. 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.

## 3. Changes by you

- 3.1 Subject to 3.2 And 3.3 You may change the arrangements under a direct debit request by submitting your request in writing to CARE Australia, Level 8, 406 Collins St, VIC 3000
- 3.2 If you wish to stop, defer a debit payment or reduce the amount of payment, you must notify us so that we receive the request at least 3 days before the next debit day. If mailing your request, it is understood that we will receive the request within 3 business days of the mailing date.
- 3.3 You may also cancel your authority for us to debit your account at any time. You must notify us so that we receive the request at least 3 days before the next debit day. If mailing your request, it is understood that we will receive your request within 3 business days if the mailing date.
- 3.4 In relation to 3.2 And 3.3 We will send you a confirmation letter advising that we have received and processed your request. Should you not receive this confirmation letter within 14 days, please contact us again to ensure we have received your request.

## 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 cleared funds in your account to meet a debit payment:
  - A) you may be charged a fee and/or interest by your financial institution;
- 4.3 You should check your account statement to verify that the amounts debited from your account are correct.





If care Australia is liable to pay goods and services tax ("GST") on supply made in connection with this agreement, then you agree to pay care Australia 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 us directly on 1800 020 046 and confirm that notice in writing us 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 make arrangements to reimburse you. We will also notify you in writing of the amount by which we have reimbursed you.
- 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.
- 5.4 Any queries you may have about an error made in debiting your account should be directed to us 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 financial institution which will obtain details from you of the disputed transaction and may lodge a claim on your behalf.

## 6. Accounts

- 6.1 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.

## 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 purpose 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 write to CARE Australia, Level 8, 406 Collins St, VIC 3000
- 8.2 We will notify you by sending a notice in the ordinary post to the address you have given us in the direct debit request.
- 8.3 Any notice will be deemed to have been received two business days after it is posted.

*Thank you!*

