



# DELTA SOCIETY AUSTRALIA LTD

## DIRECT DEBIT REQUEST SERVICE

### AGREEMENT

Please read this information carefully. It provides you with details of our commitment to you as an official Direct Debit user and your responsibilities as a donor.

#### OUR COMMITMENT TO YOU

This document outlines our service commitment to you, in respect of the Direct Debit Request (DDR) arrangements made between Delta Society Australia Limited (User ID 231463) and you. It sets out your rights, our commitment to you and your responsibilities to us together with where you should go for assistance.

#### INITIAL TERMS OF THE AGREEMENT

In terms of the Direct Debit Request arrangements made between us and signed by you, we undertake to periodically debit your nominated account in accordance with our agreement for your monthly Delta Society Australia Limited donation.

#### DRAWING ARRANGEMENTS

- ❖ The first drawing under this Direct Debit arrangement will occur on the **15<sup>th</sup>** day of the first month following receipt of your request and thereafter on the **15<sup>th</sup>** day of each month as per our agreement.
- ❖ If any drawing falls due on a non-business day, it will be debited to your account on the next business day following the scheduled drawing date.
- ❖ We will give you at least **14 days** notice in writing when changes to the initial terms of the arrangement are made. This notice will state any changes to initial terms and may include changes in the frequency of the drawing date (but not the amount).
- ❖ If you wish to discuss any changes to the initial terms, you may contact our office by phone or in writing.

#### YOUR RIGHTS

##### Changes to the arrangement

If you want to make changes to the drawing arrangement you should contact us in writing.

These changes may include:

- ❖ deferring the drawing; or
- ❖ altering the schedule; or
- ❖ stopping an individual debit; or
- ❖ suspending the DDR; or
- ❖ cancelling the DDR completely.

#### ENQUIRIES

Direct all enquires to us, rather than your financial institution and these should be made at least **14 working days** prior to the next scheduled drawing date. All communication addressed to us should include your name, address and account details. All personal customer information held by us will be kept confidential except that information provided to our financial institution to initiate the drawing from your nominated account.

#### DISPUTES

- ❖ If you believe that a drawing has been initiated incorrectly, we encourage you to take the matter up directly with us by contacting us in writing.
- ❖ If you do not receive a satisfactory response from us to your dispute, contact your financial institution who will respond to you with an answer to your claim:
  - within 7 business days for claims lodged with 12 months after the disputed drawing;
  - or
  - within 30 business days for claims lodged more than 12 months after the disputed drawing.
- ❖ You will receive a refund of the drawing amount if we cannot substantiate the reason for the drawing.

#### YOUR COMMITMENT TO US

It is also your responsibility to ensure that:

- ❖ your nominated account can accept direct debits (your financial institution can confirm this);
- ❖ on the drawing date there are sufficient funds in the nominated account; and
- ❖ you advise us if the nominated account is transferred or closed.

If your drawing is returned or dishonoured by your financial institution we will send a letter notifying you and we will redraw the amount after **3 days**. Any transaction fees payable by us in respect of the above will be debited to your account in addition to a fee of **\$10.00** for the additional cost in administering this account.

For any queries or concerns regarding this arrangement or the Delta Society Australia Direct Debit Agreement, please contact us on (02) 9231 3218 or [deltasoc@hotmail.net.au](mailto:deltasoc@hotmail.net.au)