

Direct Debit Request – Service Agreement

The following is your Direct Debit Service Agreement with Aussie Broadband Pty Ltd. 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 to arrange funds to be debited.
- **Agreement** means this Direct Debit Request Service Agreement between means this Direct Debit Request Service Agreement between *you* and *us*.
- **Banking Day** means a day other than a Saturday, Sunday or Public Holiday 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 Aussie Broadband, (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.

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*.

Amendments by us

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.

Amendments by you

You may change, stop or defer a debit payment, or terminate this agreement by providing *us* with at least fourteen (14) days notification by writing to: PO Box 3351 Gippsland Mail Centre VIC 3841 **or** by telephoning *us* on 1300 880 905 during business hours **or** arranging it through your own financial institution.

Your obligations

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 incur fees or charges imposed or incurred by *us*; 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. If Aussie Broadband is liable to pay goods and services tax ("GST") on a supply made in connection with this *agreement*, then *you* agree to pay Aussie Broadband on demand an amount equal to the consideration payable for the supply multiplied by the prevailing GST rate.

Dispute

If you believe that there has been an error in debiting *your account*, you should notify us directly on 1300 880 905 and confirm that notice in writing with us as soon as possible so that we can resolve your query more quickly. 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 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.

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; 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*.

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
- (b) for the purposes of this *agreement* (including disclosing information in connection with any query or claim).

Notice

If you wish to notify us in writing about anything relating to this *agreement*, you should write to PO Box 3351 Gippsland Mail Centre VIC 3841. We will notify you by sending a notice in the ordinary post to the address you have given us in the *Direct Debit Request*. Any notice will be deemed to have been received on the third *banking* day after posting.