



Waitara Before & After School Care

Cnr Edgeworth David Avenue and Myra Street, Wahroonga NSW 2076

P O Box 1753, Hornsby Westfield NSW 1635

Phone: (02) 9489 3506 Email: waitarabasc@gmail.com

Customer Direct Debit Request (DDR) Service Agreement

This is your Direct Debit Service Agreement with WAITARA BEFORE AND AFTER SCHOOL CARE INC. (314011) 26 314 704 484 (the Debit User). 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 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 written, verbal, or online request between *us* and *you* to debit funds from *your account*.

us or **we** means WAITARA BEFORE AND AFTER SCHOOL CARE INC. (314011), (the Debit User) *you* have authorised by requesting a *Direct Debit Request*.

you means the customer who has authorised the *Direct Debit Request*.

your financial institution means the financial institution at which *you* hold the *account* *you* have authorised *us* to debit.

Debiting your account

By submitting a *Direct Debit Request*, *you* have authorised *us* to arrange for funds to be debited from *your account*. The *Direct Debit Request* and this *agreement* set out 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*.

or

We will only arrange for funds to be debited from *your account* if we have sent to the email / address nominated by *you* in the *Direct Debit Request*, a billing advice which specifies the amount payable by *you* to *us* and when it is due.



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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 sent to the preferred email or address you have given us in the *Direct Debit Request*.

How to cancel or change direct debits

You can:

- (a) cancel or suspend the *Direct Debit Request*; or
- (b) change, stop or defer an individual *debit payment*

at any time by giving at least 7 days' notice.

To do so, email us at waitarabasc@gmail.com

or

by telephoning us on (02) 94893506 during business hours.

You can also contact your own financial institution, which must act promptly on your instructions.

Your obligations

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*.

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) we may charge you reasonable costs incurred by us on account of there being insufficient funds; 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.



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Dispute

If *you* believe that there has been an error in debiting *your account*, *you* should notify *us* directly on (02) 94893506 and confirm that notice in writing with *us* as soon as possible so that *we* can resolve *your* query more quickly. Alternatively, *you* can contact *your financial institution* for assistance.

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*:

- to the extent specifically required by law; or
- for the purposes of this *agreement* (including disclosing information in connection with any query or claim).



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Contacting each other

If you wish to notify us in writing about anything relating to this *agreement*, you should write to:

Email: waitarabasc@gmail.com

Mail: 68 Edgeworth David Avenue
Wahroonga, NSW, 2076

You may telephone us on (02) 94893506 during business hours.

We will notify you by sending a notice to the preferred address or email you have given us in the *Direct Debit Request*. Any notice will be deemed to have been received on the second *banking day* after sending.