

Direct Debit service agreement Moruya Bookkeeping ABN: 36868001841

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 Direct Debit Request between us and you (and includes any Form PD-C approved for use in the transitional period).

Us or we means Moruya Bookkeeping, who you have authorised to debit your account by signing a 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.

Policy principles

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 (Moruya Bookkeeping) 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. Your account will be debited on the date when invoice is due to be paid. 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 or day before.

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 seven (7) days written notice.

3. Changes by you:

3.1. If you wish to cancel, defer or alter a debit payment you must notify us in writing at least 6 days before the next debit day. This notice should be given to us in the first instance.

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 clear funds in your account to meet a debit payment:

4.2.1. You may be charged a fee and/or interest by your financial institution;

4.2.2. You may also incur fees or charges imposed or incurred by Moruya Bookkeeping.

4.3. You should check your account statement to verify that the amounts debited from your account are correct.

5. Dispute:

5.1. If you believe that there has been an error in debiting your account, you should notify us directly on 0477 656 979 and in writing under office@moruyabookkeeping.com.au and confirm that notice in writing with us as soon as possible so that we can resolve your query quickly.

5.2. 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 accordingly. We will also notify you in writing of the amount by which your account has been adjusted.

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. You Should Check:

6.1. Check with your financial institution whether direct debit is available from your account as direct debit is not available on all accounts.

6.2. Check that the account details you have provided to us are correct by checking them against a recent account statement or with your financial institution.

7. Confidentiality:

7.1. We will keep any information (including your account details) in your direct debit request confidential.

7.2. We will only disclose information that we have about you:

7.2.1. To the extent specifically required by law; or

7.2.2. For the purposes of this agreement (including disclosing information in connection with any query or claim).

7.2.3. To the Bank if such information needs to be provided in the event of a claim or with relation to an alleged incorrect or wrongful debit.

8. Your Privacy:

Moruya Bookkeeping upholds, respects, and is committed to your privacy. The personal information you provide will remain private and will only be used for the purposes outlined here. Moruya Bookkeeping will not share, sell, lend or rent your personal information to be used by outside parties for their own purposes without your permission.

Moruya Bookkeeping Privacy Policy and Statement can be accessed by visiting <http://moruyabookkeeping.com.au/privacy-policy/> or contacting us on the details below. We only use or disclose information about our supporters in ways they would expect. This means we only disclose information to process your payment, send you information or update our records. Please be reassured we take steps to protect our clients privacy when we use external agencies. Should we feel the need to get in touch with you regarding your pledge arrangement, we will do so by mail, email or telephone.

9. Notice:

9.1. If you wish to notify us about anything relating to this agreement, you should:

9.1.1. Write to: Moruya Bookkeeping PO BOX 466, Moruya, NSW, 2537

9.1.2. Phone: 0477 656 979

9.1.3. Email office@moruyabookkeeping.com.au

9.1.4. Website: www.moruyabookkeeping.com.au