

# Direct Debit Request

Authority and request to debit the account detailed below to pay Firefighters & Affiliates Credit Co-operative Limited [User ID No 48656]

## Member Details:

Member Number \_\_\_\_\_ Account to be credited \_\_\_\_\_ eg S6 / L59

Surname or Company Name \_\_\_\_\_

Given Name or ACN / ABN \_\_\_\_\_

Address \_\_\_\_\_

## Authority and request to debit:

You authorize and request Firefighters & Affiliates Credit Co-operative Limited [User ID No 486561], until further notice in writing, to arrange for any amount Firefighters & Affiliates Credit Co-operative Limited may properly debit or charge you to be debited from the account identified below through the Bulk Electronic Clearing System, subject to the terms and conditions of the Direct Debit Request Service Agreement and any further instructions provided below.

## Amount and frequency of debit:

Specific Amount \$ \_\_\_\_\_ or  Agreed Loan Repayment

Frequency: Weekly / Fortnightly / Monthly or \_\_\_\_\_

Commencement Date:            /            /

Until                                    /            /            or             Until Further Notice

## Insert the name and address of financial institution at which account is held:

Note: Direct Debiting may not be available on the full range of accounts. If unsure, please refer to your financial institution for further information.

Financial Institution Name \_\_\_\_\_

BSB Number |\_\_|\_\_|\_\_| - |\_\_|\_\_|\_\_|

Branch \_\_\_\_\_

## Insert details of the account to be debited:

Account Name \_\_\_\_\_

Account Number |\_\_|\_\_|\_\_|\_\_|\_\_|\_\_|\_\_|\_\_|\_\_|

## Acknowledgement:

By signing this Direct Debit Request you acknowledge that you have read and understood the terms and conditions governing the debit arrangement between you and Firefighters & Affiliates Credit Co-operative Limited as set out in the Direct Debit Request and the Direct Debit Request Service Agreement. Please ensure that the account information you have provided is correct and that this direct debit request is signed by all account holders of the nominated account.

Signature \_\_\_\_\_ Date:            /            /

Signature \_\_\_\_\_ Date:            /            /

# Direct Debit Request Service Agreement

## ABN 68 087 651 429

<b>Definitions</b>	<p><i>account</i> means the account held at <i>your financial institution</i> from which <i>we</i> are authorised to arrange for funds to be debited.</p> <p><i>agreement</i> means this Direct Debit Request Service Agreement between <i>you</i> and <i>us</i>.</p> <p><i>business day</i> means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.</p> <p><i>debit day</i> means the day that payment by <i>you</i> to <i>us</i> is due.</p> <p><i>direct debit request</i> means the Direct Debit Request between <i>us</i> and <i>you</i></p> <p><i>us</i> and <i>we</i> means Firefighters &amp; Affiliates Credit Co-operative Limited who <i>you</i> have authorised by signing a <i>direct debit request</i>.</p> <p><i>you</i> means the customer who signed the <i>direct debit request</i>.</p> <p><i>your financial institution</i> is the financial institution where <i>you</i> hold the <i>account</i> that <i>you</i> have authorised <i>us</i> to arrange to debit.</p>
<b>1. Debiting your account</b>	<p>1.1 By signing the <i>direct debit request</i>, <i>you</i> have authorised <i>us</i> to arrange for funds to be debited from <i>your account</i>. <i>You</i> should refer to the <i>direct debit request</i> and this <i>agreement</i> for the terms of the arrangement between <i>us</i> and <i>you</i>.</p> <p>1.2 <i>We</i> will only arrange for funds to be debited from <i>your account</i> as authorised in the <i>direct debit request</i>. <i>We</i> will not issue individual confirmation of payments made.</p> <p>1.3 If the debit day falls on a day that is not a business day, <i>we</i> may direct your financial institution to debit your account on the previous or following business day. If you are unsure about which day your account has been or will be debited, please check with your financial institution.</p>
<b>2. Changes by us</b>	<p>2.1 <i>We</i> may vary the terms of this <i>agreement</i> or a <i>direct debit request</i> at any time by giving <i>you</i> at least thirty (30) days' written notice.</p>
<b>3. Changes by you</b>	<p>3.1 Subject to clauses 3.2 and 3.3, <i>you</i> may defer a debit payment or change the arrangements under a <i>direct debit request</i> by <u>giving us thirty (30) days' notice in writing, signed by you, of the deferral or change.</u></p> <p>3.2 If <i>you</i> wish to stop a <i>debit payment</i> <i>you</i> must notify <i>us</i> in writing at least thirty (30) days before the next <i>debit day</i>. This notice should be given to <i>us</i> in the first instance.</p> <p>3.3 <i>You</i> may also cancel <i>your direct debit request</i> at any time by giving <i>us</i> thirty (30) days' notice in writing before the next <i>debit day</i>. This notice should be given to <i>us</i> in the first instance.</p>
<b>4. Your Obligations</b>	<p>4.1 It is <i>your</i> responsibility to ensure that there are sufficient clear funds available in <i>your account</i> on a debit day to allow a <i>debit payment</i> to be made in accordance with the <i>direct debit request</i>.</p> <p>4.2 If there are insufficient clear funds in <i>your account</i> to meet a <i>debit payment</i>:</p> <ul style="list-style-type: none"><li>(a) <i>you</i> may be charged a fee and/or interest by <i>your financial institution</i>;</li><li>(b) <i>you</i> may be charged a fee to reimburse <i>us</i> for fees or charges <i>we</i> have incurred for the failed transaction; and</li><li>(c) <i>you</i> must arrange for the <i>debit payment</i> to be made by another method or arrange for sufficient clear funds to be in <i>your account</i> by an agreed time so that <i>we</i> can process the <i>debit payment</i>.</li></ul> <p>4.3 <i>You</i> should check <i>your account</i> statement to verify that the amounts debited from <i>your account</i> are correct.</p>

	4.4	If Firefighters & Affiliates Credit Co-operative Limited A.B.N. 68 087 651 429 (“the Credit Union”) is liable to pay goods and services tax (“GST”) on a supply made by the Credit Union in connection with this <i>agreement</i> , then <i>you</i> agree to pay the Credit Union on demand an amount equal to the consideration payable for the supply multiplied by the prevailing GST rate.
<b>5. Dispute</b>	5.1	If you believe that there has been an error in debiting <i>your account</i> , <i>you</i> should notify <i>us</i> directly by telephone on 1300 363 513 or by facsimile on (03) 9484 2731. <i>You</i> should also confirm the details in writing with <i>us</i> as soon as possible so that <i>we</i> can resolve <i>your</i> query quickly.
	5.2	If <i>we</i> conclude as a result of our investigations that <i>your</i> account has been incorrectly debited <i>we</i> will respond to <i>your</i> query by arranging for <i>your financial institution</i> to adjust <i>your</i> account (including interest and charges) accordingly. <i>We</i> will also notify <i>you</i> in writing of the amount by which <i>your account</i> has been adjusted.
	5.3	If <i>we</i> conclude as a result of our investigations that <i>your account</i> has not been incorrectly debited <i>we</i> will respond to <i>your</i> query by providing <i>you</i> with reasons and any evidence for this finding.
	5.4	Any queries <i>you</i> may have about an error made in debiting <i>your account</i> should be directed to <i>us</i> in the first instance so that <i>we</i> can attempt to resolve the matter between <i>us</i> and <i>you</i> . If <i>we</i> cannot resolve the matter <i>you</i> can still refer it to <i>your financial institution</i> , which will obtain details from <i>you</i> of the disputed transaction and may lodge a claim on <i>your</i> behalf.
<b>6. Accounts</b>	6.1	Please be aware that direct debiting may not be available on all accounts. <i>You</i> should check: <ul style="list-style-type: none"> <li>(a) with <i>your financial institution</i> whether direct debiting is available from <i>your account</i>.</li> <li>(b) <i>your</i> account details which <i>you</i> have provided to <i>us</i> are correct by checking them against a recent <i>account</i> statement from your financial institution; and</li> <li>(c) with <i>your financial institution</i> before completing the <i>direct debit request</i> if <i>you</i> have any queries about how to complete the <i>direct debit request</i>.</li> </ul>
<b>7. Confidentiality</b>	7.1	<i>We</i> will keep any information (including <i>your account</i> details) in <i>your direct debit request</i> confidential. <i>We</i> will make reasonable efforts to keep any such information that <i>we</i> have about <i>you</i> secure and to ensure that any of <i>our</i> employees or agents who have access to information about <i>you</i> do not make any unauthorised use, modification, reproduction or disclosure of that information. <i>You</i> may access any personal information <i>we</i> hold about <i>you</i> at any time by contacting <i>us</i> .
	7.2	<i>We</i> will only disclose information that <i>we</i> have about <i>you</i> : <ul style="list-style-type: none"> <li>(a) to the extent specifically required by law; or</li> <li>(b) for the purposes of this <i>agreement</i> or if required by our sponsor in the direct debit system (including disclosing information in connection with any query, dispute or claim).</li> </ul>
<b>8. Notice</b>	8.1	If <i>you</i> wish to notify <i>us</i> in writing about anything relating to this <i>agreement</i> , <i>you</i> should write to Office Supervisor, Firefighters & Affiliates Credit Co-operative Limited, 408 Brunswick Street, Fitzroy 3065.
	8.2	<i>We</i> will give <i>you</i> notice by sending such notice in the ordinary post to the address <i>you</i> have given <i>us</i> in the <i>direct debit request</i> .
	8.3	Any notice will be deemed to have been received two <i>business days</i> after it is posted.