

Direct Debit Request Service Agreement

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.

business 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.

payment services means the service we provide that allows you to accept nominated direct debit, credit card or debit cards for certain transactions authorised by us pursuant to a written agreement between us and you.

us or we means IntegraPay Pty Ltd as you have authorised 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.

1. Debiting your account

- 1.1. By providing us with a direct debit request, you have authorised us to arrange for funds to be debited from your account. This authority is irrevocable while you have any liability to us under the written agreement for the payment services. You should refer to the direct debit request and this agreement for the terms of the arrangement between us and you.
- 1.2. We will only arrange for funds to be debited from your account authorised in the direct debit request as detailed in clause 4, 5 and 10 of the IntegraPay terms and conditions.
- 1.3. If the debit day falls on a day that is not a business day, we may direct your financial institution to debit your account on the following business day

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 written notice. We will give you at least 30 days prior notice of the introduction of a fee or charge. We will give you at least 14 days prior notice of any other change.

3. Your obligations

- 3.1. 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.
- 3.2. If there are insufficient clear funds in your account to meet a debit payment:
 - 3.2.1. You may be charged a fee and/or interest by your financial institution
 - 3.2.2. You may also incur fees or charges imposed or incurred by us; and
 - 3.2.3. 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.
- 3.3. You should check your account statement to verify that the amounts debited from your account are correct.

4. Dispute

- 4.1. If you believe that there has been an error in debiting your account, you should notify us directly confirm that notice in writing with us as soon as possible so that we can resolve your query more quickly. Alternatively, you can take this up with your financial institution directly.
- 4.2. 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 (including interest and charges) accordingly. We will also notify you in writing of the amount by which your account has been adjusted.
- 4.3. 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. Accounts

- 5.1. You should check:
 - 5.1.1. 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.
 - 5.1.2. Your account details which you have provided to us are correct by checking them against a recent account statement; and
 - 5.1.3. With your financial institution by completing the direct debit request if you have any queries about how to complete the direct debit request.

6. Confidentially

- 6.1. 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.
- 6.2. We will only disclose information that we have about you:
 - 6.2.1. to the extent specifically required by law; or
 - 6.2.2. for the purpose of this agreement (including disclosing information in connection with any query or claim).

7. Notice

- 7.1. If you wish to notify us in writing about anything relating to this agreement, you should write to:
Client Support Manager
IntegraPay Pty Ltd,
PO Box 6290,
Upper Mt Gravatt QLD 4122

