



## Direct Debit Request Service Agreement

### 1. General

The due date for payment of your Monthly Pricing Option amount (if applicable) will be the 'due date' for payment shown in your Paymate account each month or the date that you select a different pricing option.

This agreement will take effect immediately when you have accepted this agreement.

This direct debit arrangement will continue to apply to any additional accounts which you may be provided or as a result of your account being transferred to a new Paymate account.

### 2. Your Rights and Obligations

- You must pay your Paymate account by another method if the direct debit request is suspended, cancelled or dishonoured for any reason.
- You must ensure your Nominated Account can accept direct debits as not all accounts do.
- You should check the Nominated Account details against a recent statement from your Financial Institution to ensure their accuracy before linking it to your Paymate account and check with your Financial Institution if uncertain.
- The direct debit request must be accepted in accordance with the signing authority for the Nominated Account. Before you nominate a joint account on the direct debit request you must ensure you are a person authorised to operate the Nominated Account separately and in the manner contemplated by the direct debit request and that you do not require the signature or authority of any other joint account holder.
- You must ensure there are sufficient cleared funds available in your Nominated Account on the day any money is due to be debited to cover the direct debit payment amount.
- You may check with your Financial Institution if you are uncertain as to when a particular debit will be processed to your Nominated Account.

### 3. Making changes to your direct debit request

You may request the following changes to your direct debit arrangements either immediately by calling the relevant contact telephone number (refer below), or, at least seven (7) days before the debit day, by writing to the address on the bottom of this form:

- temporarily suspend your direct debit arrangement;
- cancel your direct debit arrangement.

- You can also temporarily suspend or cancel your direct debit arrangement by contacting your Financial Institution.
- You must advise Paymate by calling the phone number below immediately if your Nominated Account is transferred or closed and if applicable complete a direct debit request for the new Nominated Account.

### 4. Paymate's Rights and Obligations

Paymate will display the day of the next applicable monthly charges in your Paymate account. Once your monthly payment has been received it will update for the following month.

- Paymate will keep all information relating to your Nominated Account at your Financial Institution confidential except to the extent that it is required to process Direct Debit transactions or as required by law. Paymate may debit your Nominated Account until the authority is revoked, even if your Nominated account has been cancelled or closed.

- Paymate will only change the direct debit amount in accordance with this Service Agreement. If you select to change the pricing option, or if we vary our Pricing options and there is a likelihood that your applicable monthly charges may change, you will be provided 30 days notice of any variation.
- If the debit day falls on a non-business day Paymate will draw the amount on the next business day.
- If there are insufficient cleared funds in your Nominated Account to meet a direct debit payment:
  - (a) you may be charged a dishonour fee by your Financial Institution;
  - (b) you may also incur fees, charges and/or interest imposed or incurred by Paymate; and
  - (c) you must arrange for the applicable payment to be made by another method or arrange for sufficient cleared funds to be in your account by an agreed time so we can process the direct debit payment or link a different account with sufficient cleared funds.
- Paymate may cancel or suspend your direct debit facility at any time. You will be notified in writing if Paymate cancels or suspends your facility.
- Paymate will let you know in writing at least 14 days in advance if it is to change the debit arrangements described in this agreement or the direct debit request.

## 5. Disputes

If you believe there has been an error in debiting your Nominated Account you should notify Paymate by email or phone on the telephone numbers below. Alternatively, you can take this up directly with your Financial Institution. If Paymate determines as a result of its investigations that your Nominated Account has been incorrectly debited, Paymate will respond to your query by arranging for your Financial Institution to adjust your Nominated Account (including interest and charges) accordingly. Paymate will also notify you of the amount by which your Nominated Account has been adjusted.

If Paymate determines as a result of its investigations that your Nominated Account has not been incorrectly debited Paymate will let you know the reasons and any evidence for this finding.

## 6. Definitions

**Financial Institution** – the Financial Institution where your Nominated Account is held.

**Nominated Account** – means the account held at your Financial Institution from which Paymate is authorised to arrange for funds to be debited.

## 7. Request and Authority

I request and authorise PAYMATE to debit the Nominated Account linked to my Paymate account and / or described in this direct debit request, with the amounts associated with the account type I have selected or any other services I receive from Paymate under this Direct Debit Request Service Agreement or any other amount I notify Paymate of from time to time.

By clicking on the "YES" button in the online Paymate registration in response to the question "**I accept the Direct Debit Authority**" I/we acknowledge having read and understood the terms and conditions governing the debit arrangements between Paymate and me/us as set out in this Direct Debit Request and in the Direct Debit Services Agreement and agree that this Direct Debit Request is governed by the terms of this Request and the Direct Debit Services Agreement.

## 8. Contacting Us

If you wish to find out more information, or raise any specific or general concerns, the contact details are as follows:

Email: [clientservices@Paymate.com](mailto:clientservices@Paymate.com)

Telephone: 1800 240 112

Fax: 02 9906 7218