



Refugee Council of Australia

DIRECT DEBIT DONORS SERVICE AGREEMENT

Please read this information carefully. It provides you with details of our commitment to you as an official Direct Debit user and your responsibilities as a supporter.

Our commitment to you

This document outlines our service commitment to you, in respect of the Direct Debit Request (DDR) arrangements made between Refugee Council of Australia (APCA ID 401608) and you. It sets out your rights, our commitment to you and your responsibilities to us together with where you should go for assistance.

Initial terms of the agreement

In terms of the DDR arrangements made between us and signed by you, we undertake to debit your nominated account in accordance with our agreement for your monthly Refugee Council of Australia account.

Drawing arrangements:

1. The first drawing under the Direct Debit arrangement will occur on the 15th day of the first month following receipt of your request and thereafter on the 15th day of each month as per our agreement.
2. If any drawing falls due on a non-business day, it will be debited to your account on the next business day following the scheduled drawing date.
3. We will give you at least 14 days notice in writing when changes to the initial terms of the arrangement are made. This notice will state any changes to initial terms and may include change in debit terms or frequency of drawing date.
4. If you wish to discuss any changes to the initial terms, you may contact our accounts staff by phone or in writing.

Your rights

If you want to make changes to this drawing arrangement you should contact us in writing. These changes may include: stopping an individual debit; suspending the DDR; or cancelling the DDR completely.

Enquiries

Direct all enquiries to us, rather than your financial institution. These should be made at least 14 working days prior to the next scheduled drawing date. All correspondence addressed to us should include your supporter number and your account name. All personal customer identification information held by us will be kept confidential except: 1. That information provided to our financial institution to update to drawing to your nominated accounts; and 2. That information as agreed under the Privacy Act Acknowledgement and contained under the initial agreement.

Disputes

1. If you believe that a drawing has been initiated incorrectly, we encourage you to take the matter up directly with us by contacting us either by phone or in writing.
2. If you do not receive a satisfactory response from us to your dispute, contact your financial institution who will respond to you with an answer to your claim: within 7 business days for claims lodged within 12 months after the disputed drawing ; or within 20 business days for claims lodged more than 12 months after the disputed drawing.
3. You will receive a refund of the drawing amount if we cannot substantiate the reason for the drawing. Note: Your financial institution will ask you to contact us to resolve your disputed drawing before involving them.

Your commitment to us

Direct debiting through BECS is not available on all accounts. You are therefore advised to check account details against a recent statement from the Ledger FI and if uncertain to check the Ledger FI before completing the DDR.

It is also your responsibility to ensure that:

- on the drawing date there is sufficient cleared funds in the nominated account, and
- you advise as if the nominated account is transferred or closed.