

# DIRECT DEBIT REQUEST AUTHORISATION FORM

<b>LINKS ID</b>	
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*(Office Use Only)*

I request and authorise the Y NSW, (User ID 410226) ABN 28 067 150 010 (the Debit User), to arrange a direct debit to my nominated account for any amounts payable by me to the Y NSW.

This debit or charge will be arranged by the Y NSW's financial institution and made through the Bulk Electronic Clearing System (BECS) from my nominated account and will be subject to the terms and conditions of the Direct Debit Request Service Agreement (see page 2.)

<b>SECTION A: REQUEST AND AUTHORITY TO DEBIT</b>				
First Name:		Last Name:		
Home Address:				
Suburb:		State:		Postcode:
Mobile:				
Email:				

<b>SECTION B: NOMINATED ACCOUNT (please select one payment method only)</b>	
<b>Bank Account:</b>	
Financial Institution:	
Name on Account:	
BSB (6 digits):	
Account Number:	
<b>Credit or Debit Card:</b>	
Card Type:	<input type="checkbox"/> Visa <input type="checkbox"/> Mastercard <b>Please Note:</b> We do not accept American Express
Name on Card:	
Card Number:	
Expiry Date:	

<b>SECTION C: PAYMENT DETAILS</b>			
Dishonour Fee:	\$5.00	Payment Frequency:	Fortnightly

<b>SECTION D: AUTHORITY</b>			
By signing this Direct Debit Request (DDR), you acknowledge that you have read, understood, and agreed to the terms and conditions governing the debit arrangements between you and the Y NSW – Along with the accompanying Membership and/ or Enrolment Agreement. You authorise the Y NSW's financial institution to make periodic debits on behalf of the Y NSW of the amount payable, and to debit its administration, transaction charges and any dishonour fees under this DDR.			
<b>ACCOUNT OR CARD SIGNATORY</b>		<b>SECOND ACCOUNT SIGNATORY (if required)</b>	
Full Name:		Full Name:	
Signature:		Signature:	
Date:		Date:	

# DIRECT DEBIT REQUEST SERVICE AGREEMENT

## Direct Debit Request (DDR) Service Agreement

This is your Direct Debit Service Agreement with the Y NSW, (User ID 410226) ABN 28 067 150 010 (the Debit User).

It explains what your obligations are when undertaking a Direct Debit arrangement with us.

It also details what our obligations are to you as your Direct Debit provider.

Please keep this agreement for future reference. It forms part of the terms and conditions of your Direct Debit Request (DDR) and should be read in conjunction with your DDR authorisation.

### Definitions

**Account** means the account 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, 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 request between us and you to debit funds from your account.

**Us or We** means the Y NSW, the Debit User you have authorised by requesting a Direct Debit Request.

**You** means the customer who has authorised the Direct Debit Request.

**Your financial institution** means the financial institution at which you hold the account you have authorised us to debit.

### 1. Debiting your account

- i. By submitting a Direct Debit Request, you have authorised us to arrange for funds to be debited from your account.
- ii. We will only arrange for funds to be debited from your account as authorised in the Direct Debit Request.
- iii. 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.
- iv. If you are unsure about which day your account has or will be debited you should ask your financial institution.
- v. If there are insufficient clear funds in your account to meet a debit payment:
  - a. You may be charged a fee and/or interest by your financial institution.
  - b. We may charge you reasonable costs incurred by us on account of there being insufficient funds.
  - c. 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 we can process the debit payment.
- vi. Direct debit payments are perpetual (ongoing) and will continue until written notice of cancellation is received from the authorised person in accordance with the Terms and Conditions stated on your accompanying Membership and/or Enrolment Agreement.
- vii. You are able to cancel this DDR by request to us or your Financial Institution.
- viii. Please note that cancellation of the authority to debit your account will not terminate your other agreement(s) with the Y NSW or remove your liability to make the payments you have agreed to.

### 2. Amendments by us

- i. We may vary any details of this agreement or a Direct Debit Request at any time by giving you at least fourteen (14) days written notice sent to the preferred email / address you have given us in the Direct Debit Request.

### 3. Amendments by you

- i. Please contact us if you would like to change any of the details of your Direct Debit.

### 4. Your obligations

- i. To confirm with your financial institution that direct debiting is available from your account.
- ii. To confirm that the account details which you have provided us are correct.
- iii. To ensure that there are sufficient funds in your account to allow debit payments to be made.
- iv. To continually monitor your account to verify that the amounts debited from your account are correct.

### 5. Dispute

- i. If you believe that there has been an error in debiting your account, you should notify us directly and we will investigate. (You can also contact your financial institution for assistance.)
- ii. If we conclude as a result of our investigations that your account has been incorrectly debited we will respond to your query by arranging within a reasonable period for your financial institution to adjust your account (including interest and charges) accordingly.
- iii. We will also notify you in writing of the amount by which your account has been adjusted.
- iv. 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 in writing.

### 6. Confidentiality

- i. We will keep any information (including your account details) in your Direct Debit Request confidential.
- ii. We will only disclose information that we have about you:
  - a. To the extent specifically required by law; or
  - b. For the purposes of this agreement (including disclosing information in connection with any query or claim).

### 7. Contacting each other

- i. If you wish to notify us in writing about anything relating to this agreement, write to the Y NSW.
- ii. We will notify you by sending a notice to the preferred address or email you have given us in the Direct Debit Request. Any notice will be deemed to have been received on the second banking day after sending.