



Direct Debit Request (DDR)

Our Ref:

Direct Debit Request

I/We request Axess Group (*User IDs 379168, 379169, 408567 and 433423*) to arrange for funds to be debited from my/our nominated account at the financial institution shown below according to the schedule specified below.

Name(s)

Address

Postcode

Signature(s)

If debiting from a joint bank account, both signatures are required

Date

Name and Branch of
Financial Institution

BSB No.

___ - ___

Account Number

Commencing on _____

please debit \$_____ from the above account each:

Week Fortnight Month Once Only (Circle appropriate)

Other _____

Customer DDR Service Agreement

Our commitment to you

This document outlines our service commitment to you, in respect of the Direct Debit Request (DDR) arrangements made between Axxess Group (User IDs 379168, 379169, 408567 and 433423) 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 arrangement

In terms of the Direct Debit Request arrangements made between us and signed by you, we undertake to periodically debit your nominated account for the agreed amount for your outstanding account.

Drawing arrangements

- The first drawing under this Direct Debit arrangement will occur on the date nominated on the attached Direct Debit Request Form.
- 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.
- If any drawing fails to be processed for any reason whatsoever, it will be debited to your account on the next business day following the scheduled drawing date.
- We will give you at least 14 days notice in writing when changes to the initial terms of the arrangement are made.

Your rights

Enquiries

Direct all enquiries to us, rather than to your financial institution, and these should be made at least three (3) working days prior to the next scheduled drawing date. All communication addressed to us should include your reference number.

Changes to the arrangement

If you want to make changes to the drawing arrangements, contact us in writing. These changes may include:

- deferring the drawing; or
- altering the schedule; or
- stopping an individual debit; or
- suspending the DDR; or
- cancelling the DDR completely.

All personal customer information held by us will be kept confidential except that information provided to our financial institution to initiate the drawing to your nominated account

Disputes

- If you believe that a drawing has been initiated incorrectly, we encourage you to take the matter up directly with us by contacting our complaints officer on 07 3834-3500 during business hours.
- 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 5 business days (for claims lodged within 12 months of the disputed drawing); or
 - within 30 business days (for claims lodged more than 12 months after the disputed drawing)
- You will receive a refund of the drawing amount if we can not substantiate the reason for the drawing.

Note: Your financial institution will ask you to contact us to resolve your disputed drawing prior to involving them.

Your commitment to us

It is your responsibility to ensure that:

- your nominated account can accept direct debits (your financial institution can confirm this); and
- that on the drawing date there is sufficient cleared funds in the nominated account; and
- that you advise us if the nominated account is transferred or closed.

If your drawing is returned or dishonoured by your financial institution, a dishonour fee of \$10.00 will be debited to your account held with Axxess. We will attempt to process the direct debit on the next scheduled due date. Should two consecutive payments be returned or dishonoured by your financial institution we will cancel the direct debit agreement and pursue recovery action against you.

Your financial institution may also charge you a fee.