

KIDNEY HEALTH AUSTRALIA DIRECT DEBIT REQUEST SERVICE AGREEMENT

1. Agreement, you authorise Kidney Health Australia to arrange for funds to be debited from your Account in accordance with the terms outlined in this Direct Debit Request Service Agreement. We will debit your Account for the amount authorised on the draw date nominated by you (or the default draw date).
2. We will advise you 14 days in advance of any changes to the Direct Debit Request Service Agreement. This may include changes to the debit date, the amount or frequency of your payments. We will notify you in writing by sending notice in the ordinary post to the address you have provided on this form.
3. For all matters relating to the Direct Debit Request Service Agreement, including cancellation, alteration or suspension of drawing arrangements, to stop or defer a payment, or to investigate or dispute a previous payment, you should contact us in writing;
 - (a) Kidney Health Australia,
Level 1, 136 Frome Street, Adelaide, SA 5000
And
 - (b) Only the account holder(s) or power of attorney is permitted to cancel, alter or suspend drawing arrangements, to stop or defer a payment, or to investigate or dispute a previous payment
And
 - (c) Allow for 14 days for the amendments to take effect or to respond to a dispute. If our investigations show that your Account has been incorrectly debited, we will arrange for the Financial Institution to adjust your Account accordingly. We will also notify you in writing of the amount by which your Account has been adjusted. If our investigations show that your Account has been correctly debited, we will respond to your query by providing you with reasons and copies of any evidence for this finding. If we cannot resolve the matter, you can still refer it to your Financial Institution, which will obtain details from you of the disputed payment and may lodge a claim on your behalf.
4. You should be aware that direct debiting through the Bulk Electronic Clearing System (BECS) is not available on all accounts. You should check your Account details (including the Bank State Branch (BSB) number) directly against a recent statement from your Financial Institution. If you are in any doubt, please check with your Financial Institution before completing the drawing authority.
5. It is your responsibility to ensure that:
 - (a) sufficient cleared funds are in the Account when the payments are to be drawn;
 - (b) the authorisation to debit the Account is in the same name as the Account signing instruction held by the Financial Institution where the Account is held;
 - (c) suitable arrangements are made if the direct debit is cancelled:
 - i. by yourself;
 - ii. by your Financial Institution; or
 - iii. for any other reason.
 - (d) you notify us of any changes to your Account such as Account closure or change of Account number;
 - (e) you check your account statement to verify that the amount debited from your Account is correct.

6. If the due date for payment falls on a day other than a Banking Business Day, the payment will be processed on the next Banking Business Day. If you are uncertain when the payment will be debited from your Account, please check with Kidney Health Australia.

7. For returned unpaid transactions, the following procedures or policies will apply:

(a) we treat the payment as if it was never made;

(b) services may be suspended until the outstanding charges are paid; and/or

(c) A fee and/or interest may be applied for drawings that are returned unpaid which we cannot be responsible for. We reserve the right to cancel the Direct Debit Request Service Agreement at any time if two or more payments are returned unpaid by your Financial Institution.

8. We will send you a consolidated receipt of all payments made within the preceding financial year; detailing draw date of each payment, amount of each payment, and total amount of recurring Direct Debits of that financial year.

9. The personal information we collect will be used to manage donations and for further marketing purposes. This information may be disclosed to other members of Kidney Health Australia or third parties acting on our behalf, where it is required or allowed by law, or where you have otherwise consented. You can access your personal information we have collected, if we have retained it, by calling Kidney Health Australia. A copy of our Privacy Policy can also be obtained from www.kidney.org.au.

Definitions

Account means the Account nominated in the Direct Debit Request Service Agreement, held at your Financial Institution from which we are authorised to arrange for funds to be debited;

Direct Debit Request Service Agreement means the Terms and Conditions (including BPAY), including the Schedules to those Terms and Conditions, as amended from time to time;

Financial Institution is the Financial Institution where you hold the Account nominated in your Direct Debit Request Service Agreement as the Account from which we are authorised to arrange for funds to be debited;

We/Us means Kidney Health Australia; and

You/Your/Yourself mean the Customer/s who authorised the Direct Debit Request Service Agreement.

