



Reach out. Give life.

DIRECT DEBIT REQUEST SERVICE AGREEMENT

This Direct Debit Request Service Agreement sets out the terms and conditions in relation to the direct debit arrangement between you and Catholic Mission (**us, we**) as under the Direct Debit Request form.

1. Debiting Your Account

- 1.1. By signing a Direct Debit Request (DDR), you have authorised us to arrange for funds to be debited from your account. You should refer to the Direct Debit Request and this agreement for the terms of the arrangement between us and you.
- 1.2. We will only arrange for funds to be debited from your account as authorised in the Direct Debit Request.
- 1.3. If the debit day falls on a day that is not a business day, we may direct your financial institution to debit your account on the following business day.

2. Changes by Us

No change will be made to the amount or frequency of your contribution without your express consent.

3. Changes by You

- 3.1. Subject to 3.2 and 3.3, you may change future payments under a Direct Debit Request by contacting us at any time.
- 3.2. If you wish to stop or defer a debit payment you must notify us at least fourteen (14) days before the next debit day.
- 3.3. You may cancel your authority to debit your account at any time by giving us fourteen (14) days notice before the next debit day.

4. Your Obligations

- 4.1. It is your responsibility to ensure that there are sufficient clear funds available in your account to allow a debit payment to be made in accordance with the Direct Debit Request.
- 4.2. If there are insufficient funds in your account to meet a direct debit payment:
 - a) you may be charged a fee and/or interest by your financial institution; and
 - b) you are encouraged to organise 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 that we can process the debit payment.
- 4.3. You should check your account statement to verify that the amounts debited from your account are correct.



Reach out. Give life.

5. Dispute

- 5.1. If you believe that there has been an error made in debiting your account, you should notify us directly and confirm that notice in writing with us as soon as possible so that your query can be investigated and resolved promptly.
- 5.2. If, as a result of our investigations your account has been incorrectly debited, we will respond to your query by arranging for your financial institution to adjust your account. You will be notified in writing of the amount by which your account has been adjusted.
- 5.3. If, as a result of our investigations your account has not been incorrectly debited, you will be provided with reasons and any evidence for this finding.
- 5.4. Any queries you may have relating to an error made in debiting your account should be directed to us in the first instance so that we can attempt to resolve the matter between us and you. If we cannot resolve the matter to your satisfaction, you can refer the matter to your financial institution which will obtain details from you relating to the disputed transaction and may lodge a claim on your behalf.

6. Accounts

You should check:

- a) with your financial institution whether direct debiting is available from your account as direct debiting is not available on all accounts offered by financial institutions.
- b) that the account details you have provided to us are correct by checking them against a recent account statement
- c) with your financial institution before completing the Direct Debit Request if you have any queries about how to complete the Direct Debit Request.

7. Confidentiality

- 7.1. Any information contained in your Direct Debit Request, including your account details, will be kept strictly confidential. We will keep any such information about you secure and ensure that any of our employees or agents who have access to information about you do not make any unauthorised use, modification, reproduction or disclosure of that information.
- 7.2. Information will only be disclosed about you:
 - a) to the extent specifically required by law; or
 - b) for the purpose of this agreement, including disclosing information in connection with any query or claim,



Reach out. Give life.

8. Notice and Contact Details

- 8.1. If you wish to notify us in writing or contact us by telephone about anything relating to this agreement, please refer to our address and contact details shown at the top of this agreement.
- 8.2. Where we have to notify you in writing, we may do so by electronic message (if we have, for example, your email address or mobile phone number) or by post to the address you have given us.

Any notice given by post will be deemed to have been received on the next business day after posting.

Any notice given electronically will be deemed to have been received 24 hours after the message was sent unless the person sending the message knows or reasonably ought to suspect that the message was not delivered.

9. Definitions

Account means the account held 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*.

Debit payment means a particular transaction where debit is made by us in accordance with a Direct Debit Request.

Direct Debit Request means the completed *Direct Debit Request* agreement between *you* and *us*

We/us means Catholic Mission. (The Debit User) *you* have authorised by signing a *Direct Debit Request*.

Written notice means written correspondence in accordance with clause 8.

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

Your financial institution means the financial institution nominated by you on the *Direct Debit Request* at which the *account* is maintained.