

Auto-payment / Direct debit form

Customer information				
Given names	Surname			
Business name	ABN	ACN		
Billing address	Suburb	State Postcode		
Phone Fax Mobile	E-mail address			
To help us identify you when you call please complete the following:				
Date of birth // Secret question	Secret answer			
Payment method (select one) Monthly Quarterly	☐ Half-yearly	Annually		
☐ Credit card ☐ VISA ☐ Mastercard	Amex	☐ Diners club		
Card no.		Card expiry date/		
Card holder's name	Signature			
☐ Direct debit				
Direct debit request		Cheque or savings accounts only		
Request and authority to debit		cheque of savings accounts only		
Surname	Given names or ABN/ARE	BN		
Request and authorise Eftel Limited (APCA User ID Number 198674) to arrange, through its own financial institution, for any amount Eftel Limited may debit or charge you to				
be debited through the Bulk Electronic Clearing System from an account held at the financial institution identified below and paid to the Debit User, subject to the terms and conditions of the Direct Debit Request Service Agreement.				
Account details				
Name of financial institution	Address			
Name of account				
BSB no.	Account no.			
Acknowledgement				
By signing this Direct Debit Request you acknowledge having read and understood the terms and conditions governing the debit arrangements between you and Eftel Limited as set out in this Request and in your Direct Debit Request Service Agreement.				
Contact details				
Address	Daytime contact telephon	e		
Eftel account number	Eftel e-mail address OR ADSL2+ service number			

Please forward completed form to

Eftel Customer Accounts GPO Box 2765 Perth WA 6001 Fax: +61 3 9090 2525

E-mail: accounts@eftel.com

The following is your Direct Debit Service Agreement with Eftel Limited ABN 47 073 238 178. The agreement is designed to explain 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. We recommend you keep this agreement in a safe place 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 form.

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.banking day means a day other than a Saturday or Sunday or a public holiday listed throughout

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 Direct Debit Request between us and you.

us or we means Eftel Limited (the Debit User) you have authorised by requesting a Direct Debit Request.

you means the customer who has signed or authorised by other means the Direct Debit Request.

your financial institution means the financial institution nominated by you on the DDR at which the account is maintained.

Debiting your account

- 1.1 By signing a *Direct Debit Request* or by providing *us* with a valid instruction, *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 banking day, we may direct your financial institution to debit your account on the following banking day. If you are unsure about which day your account has or will be debited you should ask your financial institution.

2. Amendments by us

2.1 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.

3. Amendments by you

3.1 You may change, stop or defer a debit payment, or terminate this agreement by providing us with at least fourteen (14) days notification by writing to: Eftel, GPO Box 2765, Perth 6001

by telephoning *us* on 1300 550 550

or

arranging it through *your* own financial institution.

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 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) you may also incur fees or charges imposed or incurred by us; and
- 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 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.
- 4.4 If Eftel Limited is liable to pay goods and services tax ("GST") on a supply made in connection with this agreement, then you agree to pay Eftel Limited on demand an amount equal to the consideration payable for the supply multiplied by the prevailing GST rate.

5. Dispute

- 5.1 If you believe that there has been an error in debiting your account, you should notify us directly on 1300 550 550 and confirm that notice in writing with us as soon as possible so that we can resolve your query more quickly. Alternatively you can take it up with your financial institution directly.
- 5.2 If we conclude as a result of our investigations that your account has been incorrectly debited we will respond to your query by arranging for your financial institution to adjust your account (including interest and charges) accordingly. We will also notify you in writing of the amount by which your account has been adjusted.
- 5.3 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. 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) your account details which you have provided to us are correct by checking them against a recent account statement; and
- c) with your financial institution before completing the Direct Debit Request if you have any queries about how to complete the Direct Debit Request.

Confidentiality

- 7.1 We will keep any information (including your account details) in your Direct Debit Request confidential. We will make reasonable efforts to keep any such information that we have about you secure and to 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 *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).

8. Notice

- 8.1 If you wish to notify us in writing about anything relating to this agreement, you should write to Eftel, GPO Box 2765, Perth WA 6001.
- 8.2 We will notify you by sending a notice in the ordinary post to the address you have given us in the Direct Debit Request.
- 8.3 Any notice will be deemed to have been received on the third *banking day* after posting.

Your name	Your signature	Today's date

