

Client Name			
Client Reference Number	1875		
Hubworks Family ID			
<input type="checkbox"/> New Direct Debit Request	<input type="checkbox"/> Amendment to Direct Debit Request		
<input type="checkbox"/> New Credit Card Authority	<input type="checkbox"/> Amendment to Credit Card Request		

## Client Details

Customer Reference			
Family Name			Given Names
Mobile		Email Address	
Postal Address			

**Request and Authority to debit the account named below. Please complete both Section 1 Credit Card Authority and Section 2 Direct Debit Request.**

## Section 1: Credit Card Authority

Indue accepts Visa and MasterCard only				<input type="checkbox"/> Primary	<input type="checkbox"/> Secondary
Credit Card Details				Expiry Date	
					/
Cardholder's Name				Cardholder's Signature	

You request and authorise Indue Limited ("Indue") ABN 97 087 822 464 to debit funds from the credit card account identified in this Section 1 in accordance with this Credit Card Authority and the terms and conditions set out in the Direct Debit Request Service Agreement and Credit Card Authority Service Agreement. You acknowledge and agree that for each Debit Payment Indue debits from the credit card identified in Section 1 you will be charged an additional transaction fee of 1.50% of the total value of your Debit Payment. You authorise Indue to debit this additional fee from the credit card identified above at the same time Indue debits each Debit Payment.

## Section 2: Direct Debit Request

<input type="checkbox"/> Primary	<input type="checkbox"/> Secondary
BSB	Account No
Financial Institution Suburb	Financial Institution
Account Holder's Name	
Signature of Account Holder	Signature of Account Holder

### Please note if account is joint both signatures are required

You request and authorise Indue Limited ("Indue") ABN 97 087 822 464 (User ID 360369) to debit funds from the nominated account identified in this Section 2 through the Bulk Electronic Clearing System ("BECS") in accordance with this Direct Debit Request and the terms and conditions set out in the Direct Debit Request Service Agreement and Credit Card Authority Service Agreement. You acknowledge and agree that for each Debit Payment Indue debits from your nominated account identified in Section 2, you will be charged an additional transaction fee of \$0.77. You authorise Indue to debit this additional fee from the nominated account identified above at the same time Indue debits each Debit Payment.

## Section 3: Payment Schedule

First Debit Date	First Debit Amount	Regular Debit Amount
<input type="checkbox"/> Weekly	<input type="checkbox"/> F/nightly	

You acknowledge that your Account will be debited on a weekly or fortnightly basis depending on the option you have selected above, and starting on the First Debit Date for the amount specified in Section 3 or for any such other amount/s or period/s as directed by you to Indue or the Business from time to time in accordance with the fee schedule or contract provided by the Business to you. **Where you insert a First Debit Date that is not a Friday, your Account will be debited starting on the following Friday. In circumstances where there are insufficient funds in your Account to meet a Debit Payment you authorise Indue to re-process any unsuccessful Debit Payment.** You acknowledge and agree that you will be charged an initial establishment fee of \$2.20. You authorise Indue to debit this establishment fee from the Account on the First Debit Date. By signing this Direct Debit Request/Credit Card Authority you acknowledge that you have read and understood the terms and conditions under which debit arrangements are made between you and Indue in this Direct Debit Request/Credit Card Authority and the Direct Debit Request Service Agreement and Credit Card Authority Service Agreement and agree to be bound by them. By signing this Direct Debit Request, you acknowledge and agree that in accordance with the contract between you and the Business your Account will be debited for each day that you have requested the service from the Business, regardless of whether you in fact utilise the services requested. Your Account will also be debited for any additional days where you utilise the service provided by the Business.

Authorising Signature	Date
Before we are able to authorise your application, we require your acceptance of the Direct Debit Request Service Agreement and Credit Card Authority Service Agreement below. Once you have read this section below, please sign your acceptance.	
Authorising Signature	Date

The definitions of words that are capitalised are explained in the Direct Debit Request Service Agreement and Credit Card Authority Service Agreement.

## DIRECT DEBIT REQUEST SERVICE AGREEMENT & CREDIT CARD AUTHORITY SERVICE AGREEMENT

Indue Limited ABN 97 087 822 464  
Level 3, 601 Coronation Drive Toowong QLD 4066  
PO Box 523, Toowong QLD 4066  
Phone 1300 433 248 Fax (07) 3258 3449

This is your Direct Debit Request Service Agreement & Credit Card Authority Service Agreement with Indue Limited ABN 97 087 822 464 (Debit User ID 360369). 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 your future reference. It forms part of the terms and conditions of your Direct Debit Request /Credit Card Authority and should be read in conjunction with the authorisations you provided to us in the Direct Debit Request / Credit Card Authority.

### Definitions

**Account** means the account and/or credit card 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 & Credit Card Authority Service Agreement between you and us.

**Business** means **Queensland Police Citizens Youth Welfare Association**. ACN 009666193.

**Business Day** means a day other than Saturday or Sunday or a national public holiday.

**Indue** means Indue Ltd ABN 97 087 822 464.

**Debit Day** means the day that you have authorised us to arrange for funds to be debited from your Account.

**Debit Payment** means a particular transaction where a debit is made.

**Direct Debit** refers to the process whereby you provide us with the Direct Debit Request/Credit Card Authority which authorises us to arrange for funds to be debited from an account held with Your Financial Institution or from your credit card.

**Direct Debit Request/Credit Card Authority** means the Direct Debit Request/Credit Card Authority between you and us.

**First Debit Amount** means the amount inserted by you on the Direct Debit Request/Credit Card Authority, which records the first amount that you authorise us to debit from your Account.

**First Debit Date** means the date inserted by you on the Direct Debit Request/Credit Card Authority, which records the date that you authorise us to debit the First Debit Amount from your Account. You must select a Friday. Where you select a First Debit Date that is not a Friday, your Account will be debited starting on the following Friday.

**Us** or **We** means Indue, which you have authorised by requesting a Direct Debit Request/Credit Card Authority.

**You** means the customer who signed or authorised by other means the Direct Debit Request/Credit Card Authority.

**Your financial institution** is the financial institution nominated by you on the Direct Debit Request/Credit Card Authority at which your Account is maintained.

### Debiting your Account

By signing the Direct Debit Request/Credit Card Authority or 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/Credit Card Authority and this Agreement for the terms of the arrangement between us and you. We will only arrange for funds to be debited from your Account as authorised in the Direct Debit Request/Credit Card Authority.

Indue will, in the first instance, debit (deduct) the Debit Payment from the Account nominated by you in the Direct Debit Request/Credit Card Authority as being the primary Account. If there are insufficient funds in your primary Account to meet a Debit Payment, you authorise Indue to re-process any unsuccessful Debit Payment. Indue will, in the first instance, attempt to re-process the Debit Payment to the Account nominated by you on the Direct Debit Request /Credit Card Authority, as being the primary Account. If the re-processing of that Debit Payment is unsuccessful, you authorise Indue to debit (deduct) that Debit Payment from the Account nominated by you in the Direct Debit Request /Credit Card Authority as being the secondary Account.

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. If you are unsure about what day your Account has or will be debited you should ask Your Financial Institution.

### Business

By signing the Direct Debit Request/Credit Card Authority you acknowledge that we are acting as a third party payment processor for the Business to arrange for the funds to be debited from your Account. Accordingly, you agree to pursue all claims you have in respect of the goods and service provided to you by the Business or the terms and conditions of any agreement entered into between you

and the Business against the Business. As Indue does not supply the goods or services that relate to the payments it processes for the Business, you agree not to pursue Indue in respect of any claim you may have in respect of the quantity, the quality or the merchantability of those goods or services supplied by the Business.

### Changes by you

If you wish to **stop** or **defer** a Debit Payment or terminate this Agreement, you must notify us at least seven (7) Business Days before the next Debit Day. This notice should be given to the Business in the first instance by telephoning the Business on **(07) 3909 9555** during business hours or providing written notice to the Business at **30 Graystone St, Tingalpa QLD 4173**. Alternatively you may:

- write to us at PO Box 523, Toowong QLD 4066; or
- telephone us on 1300 433 248; or
- arrange it through Your Financial Institution, which is required to act promptly on your instructions.

### Your obligations

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/Credit Card Authority.

#### If there are insufficient funds in your Account to meet a Debit Payment:

- you may be charged a fee and/or interest by Your Financial Institution; and
- if Indue is unable to debit (deduct) the Debit Payment from the Account nominated by you in the Direct Debit Request/Credit Card Authority as being the secondary account in accordance with this Agreement you must arrange for the Debit Payment to be made by another method or arrange for sufficient cleared funds to be in your Account by an agreed time so that we can process the Debit Payment.

You should check your account statement to verify that the amounts debited from your Account are correct.

### Disputes

If you believe that there has been an error in debiting your Account, you should notify the Business in the first instance and confirm that notice in writing with the Business as soon as possible so that the Business can resolve your query more quickly. If the Business cannot resolve the matter or you are not satisfied with the Businesses handling of the matter, you can contact us directly on 1300 433 248. Alternatively you can take it up directly with Your Financial Institution.

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). We will also notify you in writing of the amount by which your Account has been adjusted.

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.

If we cannot resolve the matter or you are not satisfied with our proposed resolution, you can still refer it to Your Financial Institution which will obtain details from you of the disputed transaction and may lodge a claim on your behalf.

### Accounts

You should check:

- 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;
- your Account details which you have provided to us are correct by checking them against a recent account statement; and
- with Your Financial Institution before completing the Direct Debit Request/Credit Card Authority if you have any queries about how to complete the Direct Debit Request/Credit Card Authority.

### Confidentiality

We will keep any information (including your Account details) in your Direct Debit Request/Credit Card Authority 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.

We will only disclose information that we have about you:

- to the extent specifically required by law;
- to the Business; or
- for the purposes of this Agreement (including disclosing information in connection with any query or claim).

### Notice

If you wish to notify us in writing about anything relating to this Agreement you should write to Indue, PO Box 523 Toowong QLD 4066.

We will notify you by sending a notice in the ordinary post to the address you have given us in the Direct Debit Request/Credit Card Authority.

Any notice will be deemed to have been received two Business Days after it has been posted.