



DIRECT DEBIT AUTHORITY FORM for membership

Request and authority to debit the credit card named below to pay Red Presents Pty Ltd trading as Life's An Adventure. Please complete this form then.. **scan and email** to membership@lifesanadventure.com.au or mail to Life's An Adventure 20 Lido Avenue, North Narrabeen.

Surname:

Date:

Given Names:

Date Membership purchased:

REQUEST AND AUTHORITY TO DEBIT

You request and authorise Life's An Adventure to arrange for your monthly membership fee to be debited from your credit card subject to the terms and conditions of the Direct Debit Request Service Agreement. *Acknowledgement: By signing this Direct Debit Request you acknowledge having read and understood the terms and conditions governing the debit arrangements between you and Life's An Adventure as set out in this Request.*

1. The first debit has been paid when I joined as a member. The subsequent monthly payments will be made each month on the same date I purchased membership (as indicated above) and at monthly intervals for the length of my membership or until such time as I advise otherwise.

Note: You will be notified by email when your membership is about to expire and given 3 weeks to cancel your direct debit authority if you no longer require membership. If we do not receive formal notification that you wish to terminate your membership, we will continue your membership payments at the reduced rate for the next level of membership.

DIRECT DEBIT MY CREDIT CARD

PLEASE DEBIT MY: ☐ Visa ☐ Mastercard

MEMBERSHIP: ☐ 12 month membership.... \$29 per month
☐ 6 month membership.....\$39 per month
☐ 4 month membership.....\$45 per month

Regularly debit my credit card on the same day each month the amount as indicated above.

If Life's An Adventure is unable to collect payment on the due date, Life's An Adventure will make subsequent attempts to collect payment during the month. It is my responsibility to monitor my account to ensure the correct payments are being deducted.

CARDHOLDER'S NAME:

CREDIT CARD NO.

 / / /

EXPIRY DATE:

 /

CVV NUMBER (last 3 digits on the back of your card)

CARDHOLDER'S SIGNATURE:

DATE ____ / ____ / ____

*Prices are quoted in Australian currency, include GST. Red Presents trading as Life's An Adventure.
PO Box 552 Manly NSW 2095. ABN: 66 102 528 209. Email: enquiries@lifesanadventure.com.au*



DIRECT DEBIT REQUEST SERVICE AGREEMENT

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*.

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

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 Red Presents trading as Life's An Adventure, the Debit User *you* have authorised by signing a *direct debit request*.

you means the customer who signed the *direct debit request*.

your financial institution is the financial institution where *you* hold the *account* that *you* have authorised *us* to arrange to debit.

1.1 By signing a *direct debit request*, *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 both parties.

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*. If *you* are unsure about which day *your account* has or will be debited *you* should ask *your financial institution*.

2.1 We may vary any details of this *agreement* or a *direct debit request* at any time by giving *you* at least thirty (30) days' written notice.

3.1 Subject to 3.2 and 3.3, *you* may change the arrangements under a *direct debit request* by contacting *us* on (02) 9913 8939.

3.2 If *you* wish to stop or defer a *debit payment* *you* must notify *us* in writing at least 30 days before the next *debit day*. This notice should be given to *us* in the first instance.

3.3 *You* may also cancel *your* authority for *us* to debit *your* account at any time by giving *us* 30 days notice in writing before the next *debit day*. This notice should be given to *us* in the first instance.

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

5.1 5.1 If you believe that there has been an error in debiting your account, you should notify us directly on (02) 9913 8939 and also provide written confirmation so that the matter can be resolved.

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.

5.4 Any queries you may have about 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 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.

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*.

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).

8.1 If you wish to notify us in writing about anything relating to this *agreement*, please write to: Membership Administration Manager, Life's An Adventure, 20 Lido Avenue, North Narrabeen NSW 2101

8.2 We will notify you by sending a notice in the ordinary post to the address you have given us.