

# Direct Debit – the easy way to get your newspaper subscription

Fairfax is pleased to provide a Monthly Payment Option by Direct Debit. This payment option means that your subscription payment can be deducted from your nominated bank, credit union or building society account every month until you advise us to stop. Our other payment options are still available to you – by credit card payment, cheque or Bpay – this is just one way of making subscription payment easier.

## How does Direct Debit work?

Each month we will arrange for your financial institution to debit your nominated account for the amount due and pay it to us. Providing the financial institution has received correct authorisation, and you have sufficient funds in your account, we will receive payment and continue to deliver your paper to you.

## How to apply?

All you need to do is carefully complete the attached Direct Debit Request Form and return it to us, along with your subscription coupon. This form provides your financial institution with your authority to deduct payments from your account. When we receive this form we will retain your account details and send the authority on to your bank.

We are not able to accept photocopies or faxes of your signature so you must return the original Direct Debit Request Form to us.

Most banks, building societies and credit union accounts that issue statements are suitable for direct debit transactions. If you are unsure about your account type, please check with your branch.

All bank details will be kept strictly confidential and are used for Direct Debit payments only.

## When will deductions be made?

Deductions are made once each month. Your first deduction will be made when this application is received. We will continue to deduct from your bank account until you advise us to stop.

## What if I go on holidays?

We allow you to suspend home delivery when you go away or are on holidays. To arrange for your paper delivery to be suspended, simply call 9282 3800.

## What if there is not enough money in the account for your deduction?

Where a situation arises where there are insufficient funds in your account the bank will reject our deduction. Any fees charged may be passed on to you. We will notify you of the rejection and if your account is not settled, the delivery of your paper will be cancelled.

## What happens if I want to change my subscription?

Please call 9282 3800 to discuss your options with a Customer Service Representative. Subscription packages are flexible, and you can change, suspend, move or cancel your subscription to meet your needs.

## What if my account details change?

Simply call 9282 3800 and request a new Direct Debit Request Form be mailed to you. We ask that you allow at least 10 working days for any change to take effect.

## To apply:

Complete the attached Direct Debit Request Form and send it to us in the enclosed Reply Paid envelope or to:



The Fairfax Circulation Department  
Reply Paid 7017  
Sydney NSW 2001.  
(No stamp required)

## 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 (and includes any Form PD-C approved for use in the transitional period). Transitional period means the period commencing on the industry implementation date for Direct Debit Requests (31 March 2000) and concluding 12 calendar months from that date. Us or we means Fairfax Media Publications Limited 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. Debiting your account** 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 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. If you are unsure about which day your account has or will be debited you should ask your financial institution.

**2. Changes 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. Changes by you** 3.1 Subject to 3.2 and 3.3, you may change the arrangements under a direct debit request by contacting us on (02) 9282 3800. 3.2 If you wish to stop or defer a debit payment you must notify us in writing at least 10 working 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 10 working days notice in writing before the next debit day. This notice should be given to us in the first instance.

**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 Fairfax Media Publications Ltd is liable to pay goods and services tax ("GST") on a supply made in connection with this agreement, then you agree to pay Fairfax Media Publications Ltd 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 (02) 9282 3800 and confirm that notice in writing with us as soon as possible so we can resolve your query more quickly. 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 instances 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.

**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.

**7. 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 to the extent specifically required by law; or for the purposes of this agreement (including disclosure 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:

Fairfax Media  
GPO Box 506  
SYDNEY NSW 2001

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 two business days after it is posted.

**Terms and Conditions.** Offer available in NSW and ACT where normal home delivery exists. Full Terms and Conditions can be located on a Subscription Order Form.

# Request and authority to debit the account named below to pay FAIRFAX MEDIA PUBLICATIONS PTY LTD

## Request and authority to debit

Surname or company name


Given names or ACN/ABN

("you")

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request and authorise Fairfax Media Publications ABN 33 003 357 720 to arrange for any amount Fairfax may debit or charge you to be debited through the Bulk Electronic Clearing System from an account held at the financial institution identified below subject to the terms and conditions of the Direct Debit Request Service Agreement.

## Financial institution at which account is held

Financial institution name


Address/Number/Street


Suburb

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State

Postcode

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## Details of account to be debited

Name of account


BSB number

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Account number

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## Acknowledgment

By signing this Direct Debit Request, you acknowledge having read and understood the terms and conditions governing the debit arrangements between you and Fairfax Media Publications as set out in this request, and in your Direct Debit Request Service Agreement.

## Payment Details

The maximum amount to be debited at any one time is:

\$ 

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(amount in words)

## Signature and address

Address/Number/Street


Suburb

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State

Postcode

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Contact Phone Number

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Signature

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Date

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(If signing for a company, sign and print full name and capacity for signing eg. director)

### WHY DO WE COLLECT THIS INFORMATION?

We collect personal information including your contact, delivery & demographic information for the purposes of identification, account administration and display of personalised content and advertising. Billing details may be captured for the purposes of the transaction by us or by our external service providers in places such as New Zealand, Singapore, U.S. and the Philippines. For full details please refer to our Privacy Policy at [fairfax.com.au/privacy](http://fairfax.com.au/privacy)