



## **DIRECT DEBIT REQUEST SERVICE AGREEMENT**

### **We, The Australian Workers' Union, note our commitment to you as the following:**

- Where the due date falls on a non-business day, we will draw the amount on the next business day.
- From time to time fees may be varied in accordance with the rules of the Union.
- We reserve the right to cancel the drawing arrangement if drawings are continually returned unpaid by your nominated Financial Institution. Where drawings are returned unpaid we will arrange with you an alternate payment method. A fee may apply for drawings that are returned unpaid.
- We will keep all information provided by you and details of your nominated account at the Financial Institution, private and confidential.
- We will investigate and deal promptly with any queries, claims or complaints regarding debits, providing a response within 20 business days.

### **Your commitment to us:-**

- It is your responsibility to check with your Financial Institution prior to completing the Direct Debit Request, that direct debiting is available on that account.
- It is your responsibility to ensure that the authorisation on the Direct Debit Request is identical to the account signing instruction held by the Financial Institution of the nominated account.
- It is your responsibility to ensure at all times, that sufficient funds are available in the nominated account to meet a drawing on the due date for payment.
- It is your responsibility to advise us if the account nominated by you, to receive the drawings is altered, transferred or closed.
- It is your responsibility to arrange with us a suitable alternate payment method, if the drawing arrangements are stopped, either by you or the nominated Financial Institution.
- It is your responsibility to meet any charges resulting from the use of the Direct Debit System. This may include fees charged to us as a result of returned drawings.
- Please note cancellation of payment does not automatically cancel membership. Cancellation must be done in accordance with the Union Rules.

You may request to defer or alter the agreed drawing schedule, by giving written notice to us. Such notice should be received by us at least 10 business days prior to the due date.

You may stop your individual debit by giving written notice to us. Such notice should be received by us at least 10 business days prior to the due date.

You may cancel the Direct Debit arrangement at any time by giving written notice to us. Such notice should be received by us at least 10 business days prior to the due date. Your nominated Financial Institution is unable to cancel your Direct Debit Arrangement.

All transaction disputes, queries, and claims should be raised directly with us. We will provide a verbal or written response within 20 business days from the date of the notice. If the claim/dispute is successful, we will reimburse you by way of cheque or electronic credit to your nominated account.