



Shaping positive
ageing lifestyles

DIRECT DEBIT SERVICE AGREEMENT

CHURCHES OF CHRIST
LIFE CARE LIMITED

This is your Direct Debit Service Agreement with Churches of Christ Life Care Limited (User ID number 078089) (Life Care). It explains what your obligations are when undertaking a Direct Debit arrangement with Life Care, and what Life Care's obligations are to you as your Direct Debit provider.

Please keep this agreement for future reference as it forms part of the Terms and Conditions of your Direct Debit Request (DDR).

1 Debiting Your Account

1.1 By signing a DDR or by providing us with valid instructions, you have authorised us to arrange for funds to be debited from your account. You should refer to the DDR and this agreement regarding the terms of the arrangement between you and us.

1.2 We will only arrange for funds to be debited from your account as authorized in the DDR. Or we will only arrange for funds to be debited from your account if we have sent to the address nominated by you in the DDR, a billing advice which specifies the amount payable by you to us and when it is due.

1.3 If the debit day falls on a day that is not a banking day, we might 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 DDR 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 (refer to point 8 for contact details) or arranging it through your own financial institution, which is required to act promptly on your instructions.

*Note: in relation to the above reference to 'change', your financial institution may 'change' your direct debit payment only to the extent of advising us of your new account details.

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 cleared 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 Dispute

- 5.1 If you believe that there has been an error in debiting your account, you should notify us directly on (refer to point 8 for contact details) 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 directly with your financial institution.
- 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.
- (c) With your financial institution before completing the Direct Debit Request if you have any queries about how to complete the Direct Debit Request form.

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:
- (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:

Life Care
Accounts Officer
128 Greenhill Road
Unley SA 5061

Email: accounts@lifecare.org.au or call 1300 555 220

- 8.2 We will notify you by sending a notice by 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.

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 Service Agreement between you and us.

'Banking Day' means a day other than a Saturday or 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 (DDR) between you and us.

'Us or We' means Churches of Christ Life Care 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 Direct Debit Request (DDR) at which the account is maintained.

Billing Details and Direct Debit Request

I have read and understood the Direct Debit Service Agreement.

I request that Life Care commence immediately, and until further notice in writing, to debit my/our account listed below, any amounts which Churches of Christ Life Care Limited (User ID number 078089) may debit or charge me/us through the Direct Debit system under the Direct Debit Service Agreement between us. This authority will remain in place until further notice.

Client Name

Date of Birth -

Financial Institution

Account Name

BSB Number -

Account Number

Name and Role of Signatory

Signature

Date

Print Name

Please send Financial Correspondence to:

Name

Preferred Phone

home/work/mobile

Email

Please return this completed information to Life Care

Email to contact@lifecare.org.au

Via post to
Life Care
128 Greenhill Road
Unley SA 5061

Any questions please contact us on 1300 555 220.



Shaping Positive Ageing Lifestyles

128 Greenhill Road, Unley SA 5061
t 1300 555 220 e contact@lifecare.org.au
lifecare.org.au

ABN 67 390 593 649