

Retail and Fast Food Workers Union Incorporated
PO Box 334 Clifton Hill VIC 3068
contact@raffwu.org.au
1300 RAFFWU (1300 723 398)

Direct Debit Request Service Agreement

This is your Direct Debit Service Agreement with **Retail and Fast Food Workers Union, User ID No. 508210, ABN 85 207 944 265 (the Debit User)**. 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 future reference. It forms part of the terms and conditions of your Direct Debit Request (DDR) and should be read in conjunction with your DDR authorisation.

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*.

banking 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 written, verbal or online request between *us* and *you* to debit funds from *your account*.

us or **we** means **Retail and Fast Food Workers Union Incorporated** (the Debit User) *you* have authorised by requesting a **Direct Debit Request**.

you means the customer who has authorised the **Direct Debit Request**.

your financial institution means the financial institution at which *you* hold the *account* *you* have authorised us to debit.

1. Debiting your account

1.1 By submitting a **Direct Debit Request**, *you* have authorised *us* to arrange for funds to be debited from *your account*. The **Direct Debit Request** and this **agreement** set out the terms of the arrangement between *us* and *you*.

	<p>1.2 We will only arrange for funds to be debited from <i>your account</i> as authorised in the <i>Direct Debit Request</i>.</p> <p>1.3 If the <i>debit day</i> falls on a day that is not a <i>banking day</i>, we may direct <i>your financial institution</i> to debit <i>your account</i> on the following <i>banking day</i>. If <i>you</i> are unsure about which day <i>your account</i> has or will be debited <i>you</i> should ask <i>your financial institution</i>.</p>
<p>2. Amendments by us</p>	<p>2.1 We may vary any details of this <i>agreement</i> or a <i>Direct Debit Request</i> at any time by giving <i>you</i> at least fourteen (14) days written notice sent to the preferred email or address you have given us in the <i>Direct Debit Request</i>.</p>
<p>3. How to cancel or change direct debits</p>	<p><i>You can:</i></p> <p>(a) cancel or suspend the <i>Direct Debit Request</i>; or</p> <p>(b) change, stop or defer an individual debit payment at any time by giving us at least 14 days notice.</p> <p>To do so, contact us via email at contact@raffwu.org.au or by mail at PO Box 334 Clifton Hill VIC 3068 or by telephoning us on 1300 723 398 during business hours;</p> <p>You can also contact your own financial institution, which must act promptly on your instructions.</p>
<p>4. Your obligations</p>	<p>4.1 It is <i>your</i> responsibility to ensure that there are sufficient clear funds available in <i>your account</i> to allow a <i>debit payment</i> to be made in accordance with the <i>Direct Debit Request</i>.</p> <p>4.2 If there are insufficient clear funds in <i>your account</i> to meet a <i>debit payment</i>:</p>

	<ul style="list-style-type: none">(a) <i>you</i> may be charged a fee and/or interest by <i>your financial institution</i>;(b) we may charge <i>you</i> reasonable costs incurred by <i>us</i> on account of there being insufficient funds; and(c) <i>you</i> must arrange for the <i>debit payment</i> to be made by another method or arrange for sufficient clear funds to be in <i>your account</i> by an agreed time so that <i>we</i> can process the <i>debit payment</i>. <p>4.3 <i>You</i> should check <i>your account</i> statement to verify that the amounts debited from <i>your account</i> are correct.</p>
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<p>5 Dispute</p>	<p>5.1 If you believe that there has been an error in debiting <i>your account</i>, you should notify us directly at contact@raffwu.org.au. Alternatively you can contact your financial institution for assistance.</p> <p>5.2 If we conclude as a result of our investigations that <i>your account</i> has been incorrectly debited we will respond to <i>your query</i> by arranging within a reasonable period for <i>your financial institution</i> to adjust <i>your account</i> (including interest and charges) accordingly. We will also notify you in writing of the amount by which <i>your account</i> has been adjusted.</p> <p>5.3 If we conclude as a result of our investigations that <i>your account</i> has not been incorrectly debited we will respond to <i>your query</i> by providing you with reasons and any evidence for this finding in writing.</p>
<p>6. Accounts</p>	<p>You should check:</p> <ul style="list-style-type: none"> (a) with <i>your financial institution</i> whether direct debiting is available from <i>your account</i> as direct debiting is not available on all accounts offered by financial institutions. (b) <i>your account</i> details which you have provided to us are correct by checking them against a recent <i>account statement</i>; and (c) with <i>your financial institution</i> before completing the <i>Direct Debit Request</i> if you have any queries about how to complete the <i>Direct Debit Request</i>.
<p>7. Confidentiality</p>	<p>7.1 We will keep any information (including <i>your account</i> details) in <i>your Direct Debit Request</i> confidential. We will make reasonable efforts to keep any such information that we have about you secure and to ensure that any of <i>our</i> employees or agents who have access to information about you do not make any unauthorised use, modification, reproduction or disclosure of that information.</p> <p>7.2 We will only disclose information that we have about you:</p> <ul style="list-style-type: none"> (a) to the extent specifically required by law; or (b) for the purposes of this <i>agreement</i> (including disclosing information in connection with any query or claim).
<p>8. Contacting each other</p>	<p>8.1 If you wish to notify us in writing about anything relating to this <i>agreement</i>, you should write to</p> <p style="text-align: center;">Retail and Fast Food Workers Union Incorporated PO Box 334 Clifton Hill VIC 3068</p> <p>8.2 We will notify you by sending a notice to the preferred address or email you have given us in the <i>Direct Debit Request</i>.</p> <p>8.3 Any notice will be deemed to have been received on the second <i>banking day</i> after sending.</p>