

DIRECT DEBIT REQUEST SERVICE AGREEMENT

This is your Direct Debit Service Agreement with Save the Children Australia (ABN 99 008 610 035). 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 Direct Debit Request between us and you.

Processing Fee means the costs incurred by Save the Children Australia to process and receive each of your Debit Payment.

Us or We means Save the Children Australia, (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 DDR at which the account is maintained.

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. Funds will be debited from your account as soon as your details are received by us in the first instance. You should refer to the direct debit request and this agreement for the terms of the ongoing arrangement between us and you.
- 1.2. We will only arrange for funds to be debited from your account as authorized in the direct debit request; OR if we have sent to the address nominated by you in the direct debit request, 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 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. Amendments 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. Amendments by you

- 3.1. You may change, stop or defer a debit payment or terminate (cancel) this agreement at any time by providing us with at least 14 days notification in writing prior to the next debit date to:
supporter.care@savethechildren.org.au
or
by telephoning us on 1800 76 00 11 during business hours;
or
arranging it through your own financial institution, which is required to act promptly on your instructions.

All personal donor information held by Save the Children Australia will be kept confidential under the provisions set out in the Privacy Act, except that information provided to our financial institution to initiate

the drawing amount to your nominated account, or if requested by yourself, or the financial institution in a claim for an alleged incorrect or wrongful debit.

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 the amounts debited from your account are correct.

5. Disputes

- 5.1. If you believe there has been an error in debiting your account, you should notify us directly on supporter.care@savethechildren.org.au 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; 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. Privacy and confidentiality

Collection Statement: Personal information is collected to process donations, issue tax receipts and send updates. Please contact us if you wish to limit the use of your personal information or to stop receiving direct marketing material. Our privacy statement is available at savethechildren.org.au/privacy and contains information on how you can access or correct your personal information, who we disclose your personal information to (including overseas recipients) and how you can lodge a complaint. Save the Children Australia (ABN 99 008 610 035).

8. Notice

- 8.1. If you wish to notify us in writing about anything relating to this agreement, you should write to: **supporter.care@savethechildren.org.au** or Locked Bag 2, South Carlton VIC 3053
- 8.2. We may send notices either electronically to your email address or by ordinary post to the address you have given us.
- 8.3. If sent by mail, communications are taken to be received on the day they would be received in the ordinary course of post.

9. Use of Save the Children name and logo

Save the Children Australia retains all rights to the Save the Children name and logo. Signing this agreement does NOT authorise an individual or organisation, the right to use the Save the Children name and/or logo in any form, unless approved in writing by Save the Children Australia. All requests to do so should be directed to the address in 'Enquiries' section above.