



DESTINY RESCUE DIRECT DEBIT REQUEST (DDR) SERVICE AGREEMENT

General

1. This is your Direct Debit Request (DDR) Service Agreement with Destiny Rescue Overseas Aid Fund (ABN: 15 454 771 860). 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.
2. 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. This agreement can be downloaded & printed from our website: www.destinyrescue.org

How to Contact Us

3. You can contact us directly or alternatively contact your financial institution. You may contact us as follows:

Phone: 1300 738 761
Email: finance@destinyrescue.org
Mail: PO Box 1197
BUDDINA QLD 4575

Definitions

account means the account (bank, building society or credit card) 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*.

us or we means Destiny Rescue Overseas Aid Fund (ABN: 15 454 771 860) *you* have authorised by initiating 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.

Debiting *your* account

4. By signing a *Direct Debit Request* or by providing *us* with a valid instruction (including electronic authorisation), *you* have authorised *us* to arrange for funds to be debited from *your account*. *You* should refer to the *Direct Debit Request* and to this *agreement* for the terms of the arrangement between *us* and *you*.
5. *We* will only arrange for funds to be debited from *your account* as authorised in the *Direct Debit Request*.
6. Funds will be debited from *your account* on the day of initial transaction.

Your obligations

7. 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*.
8. 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*.
9. *You* should be aware that it is current protocol for our system to automatically attempt to re-draw the declined *debit payment* within **five (5) days** of when the initial unpaid *debit payment* occurred.
10. *You* should check *your account* statement to verify that the amounts debited from *your account* are correct.

Dispute

11. If *you* believe that there has been an error in debiting *your account*, *you* should notify *us* directly on 1300 738 761 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*.
12. 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.
13. 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.

Accounts

14. *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*.

Confidentiality

15. 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.
16. 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 queries or claims).

Notice

17. If *you* wish to notify *us* in writing about anything relating to this *agreement*, *you* should write to:

Mail: PO Box 1197
BUDDINA QLD 4575
Email: finance@destinyrescue.org

18. We will notify *you* by sending a notice in the ordinary post to the address you have given *us* in the *Direct Debit Request*.
19. Any notice will be deemed to have been received on the third *banking day* after posting.