

POSITIVE CHANGE FOR MARINE LIFE

Direct Debit Service Agreement
ABN: 67 992 500 433

1. DEBITING YOUR ACCOUNT:

1.1 By signing or agreeing to a direct debit request, you have authorised us to arrange for funds to be debited from your account. You should refer to the direct debit request and this agreement for the terms of the arrangement between us (Positive Change for Marine Life) and you.

1.2 We will only arrange for funds to be debited from your account as authorised in the direct debit request/agreement.

1.3 Your account will be debited on or around the date of sign-on to the direct debit agreement each month for an indefinite period. If the debit day falls on a day that is not a banking day, we may direct your financial institution to debit your account on the following banking day.

2. CHANGES 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. CHANGES BY YOU:

3.1 If you wish to cancel, defer or alter a debit payment you must notify us in writing at least 14 days before the next debit day. This notice should be given to us in the first instance.

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:

4.2a You may be charged a fee and/or interest by your financial institution;

4.2b You may also incur fees or charges imposed or incurred by Positive Change for Marine Life.

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 in writing as soon as possible so that we can resolve your query quickly.

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.

5.4 Any queries you may have about an error made in debiting your account should be directed to us in the first instance so that we can attempt to resolve the matter between us and you. If we cannot resolve the matter you can still refer it to your financial institution which will obtain details from you of the disputed transaction and may lodge a claim on your behalf.

6. YOU SHOULD CHECK:

6a Check with your financial institution whether direct debit is available from your account as direct debit through BECS is not available on all accounts.

6b Check that the account details you have provided to us are correct by checking them against a recent account statement or with your financial institution.

7. CONFIDENTIALITY:

7.1 We will keep any information (including your account details) in your direct debit request confidential.

7.2 We will only disclose information that we have about you:

7.2a To the extent specifically required by law; or

7.2b For the purposes of this agreement (including disclosing information in connection with any query or claim).

7.2c To the Bank if such information needs to be provided in the event of a claim or with relation to an alleged incorrect or wrongful debit.

8. DEFINITIONS:

Account

Account means the account held at your financial institution from which we are authorised to arrange for funds to be debited.

Agreement

Agreement means this Direct Debit Request Service Agreement between you and us.

Banking day

Banking day means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.

Debit day

Debit day means the day that payment by you to us is due.

Debit payment

Debit payment means a particular transaction where a debit is made.

Direct debit request

Direct debit request means the Direct Debit Request between us and you (and includes any Form PD-C approved for use in the transitional period).

Us or we

Us or we means Positive Change for Marine Life, who you have authorised to debit your account by signing a Direct Debit Request.

You

You means the customer who signed the direct debit request.

Your financial institution

Your financial institution is the financial institution where you hold the account that you have authorised us to arrange to debit.

9. YOUR PRIVACY

Positive Change for Marine Life upholds, respects, and is committed to your privacy. The personal information you provide will remain private and will only be used for the purposes outlined here. Positive Change for Marine Life will not share, sell, lend or rent your personal information to be used by outside parties for their own purposes without your explicit permission. Positive Change for Marine Life's Privacy Policy and Statement can be accessed by contacting us on the details below.

We only use or disclose information about our supporters in ways they would expect. This means we only disclose information to process your donation, send you information or update our records. Please be reassured: we take steps to protect our supporters' privacy when we use external agencies. Should we feel the need to get in touch with you regarding your ongoing giving arrangement, we will do so by mail, email or telephone. As a supporter of Positive Change for Marine Life it is your choice to be contacted by any or all of these means of correspondence. To change any aspects of our correspondence with you, please call, email or write to us.

10. NOTICE:

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

Email:

info@positivechangeformarinelifelife.org

Website: www.positivechangeformarinelifelife.org

Thank you for your ongoing support to help us create Positive Change for Marine Life.