

## Direct Debit Request Service Agreement

This is your Direct Debit Service Agreement with The Shop, Distributive and Allied Employees Association of Western Australia ABN 73 291 187 274, Direct Debit User ID 069367 (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 your future reference. It forms part of the terms and conditions of your Direct Debit Request (DDR).

### Direct debit payments

By electronically agreeing to a Direct Debit Request as part of the application for membership, you authorise us to arrange for funds to be debited from your nominated card or account in accordance with this agreement. Payments will only be made from that card or account.

Your first payment will be taken on the 1<sup>st</sup> day of the month after your direct debit arrangement is set up.

By agreeing to a Direct Debit Request, you acknowledge you have been informed of your fee amount and aware the Union's fees may be revised from time to time. If there are any changes to the Union's fees, we will notify you via the union magazine or in another form in writing.

The direct debit facility is implemented through the Bulk Electronic Clearing System (BECS). Direct debiting is not available on all accounts offered by financial institutions, check with your financial institution before completing the Direct Debit Request.

### Amendments by us

We may vary any details of this agreement or a Direct Debit Request at any time by giving you at least thirty (30) days written notice sent to the email / address you have given us in the Direct Debit Request.

### Amendments by you

You can cancel the direct debit request or change, stop or defer an individual debit payment at anytime by giving at least ten (10) days notice. **To do so, contact us at** [sda@sdawa.asn.au](mailto:sda@sdawa.asn.au) or by calling us on 08 9221 4321 during business hours. You can also contact your own financial institution, which must act promptly on your instructions.

If at any time you wish to resign from the Union, this can be done in writing to [sda@sdawa.asn.au](mailto:sda@sdawa.asn.au) or GPO Box 2556 PERTH WA 6001. All payments will cease from the time of the receipt of your resignation letter.

### Your Obligations

It is your responsibility to ensure that there are sufficient clear funds available in your nominated account to allow a debit payment to be made in accordance with the Direct Debit Request. If there are insufficient clear funds in your account to meet a debit payment, your financial institution may charge you a fee.

It your responsibility to advise us if your nominated card or account details change (including the card expiry date).

You should check your account statement to verify that the amounts debited from your account are correct.

If your card payment is rejected by your financial institution for any reason, the Union will attempt to recover the missed payment three (3) days later. If the second attempt is rejected by your financial institution for any reason, the Union will attempt to recover the missed payment a further three (3) days later.

If three (3) or more consecutive debits are returned unpaid from your financial institution, we may terminate the Agreement by providing you with notice in writing. This may affect the status of your membership.

If your payment due date falls on a non-working day, it will be processed on the next working day. If you are unsure when a debit has been or will be processed, ask your financial institution.

### Disputes

If you believe that there has been an error in debiting your account, please notify us on [sda@sdawa.asn.au](mailto:sda@sdawa.asn.au) or 08 9221 4321 during business hours. If you have been incorrectly debited, we will arrange for your account /credit card to be credited. Alternatively, you can contact your financial institution for assistance.

### Privacy

The Union will keep your information in a secure and private environment.

The Union is bound by the Privacy Act 1988 and any information (including your account details), will be treated as confidential and disclosed only in accordance with this Agreement, the Union's Privacy Policy or otherwise with your consent or as required by law.

If any provision of this Agreement is found to be illegal, void or unenforceable, the remaining provisions of the agreement will continue in force.

### Defined terms

**account** or **card** means the account 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 Service Agreement between you and us.

**working day** means a day that is not a Saturday, Sunday or gazetted public holiday in Western Australia.

**we, us, Union** means The Shop, Distributive and Allied Employees Association of Western Australia (the debit user) you have authorised by requesting a Direct Debit Request.

**you, your** means the person who has authorised the Direct Debit Request.

**financial institution** means the financial institution at which you hold the account or card is maintained you have authorised us to debit.

### How to contact us

The Shop, Distributive and Allied Employees Association of Western Australia (SDA WA)

GPO Box 2556 PERTH WA 6000

Email: [sda@sdawa.asn.au](mailto:sda@sdawa.asn.au)

Phone: 08 9221 4321 or 1300 275 732