

DIRECT DEBIT REQUEST

Request and authority to debit the account named below and to pay the amount debited to The Y NSW ("the PAYEE")

OSHC SERVICE	
CHILD/CHILDREN'S NAME	

AUTHORITY TO DEBIT					
First Name:		Last Name:			
Home Address:					
Suburb:		State:		Postcode:	
Mobile:					
Email:					

I request and hereby authorise Quickpay Pty Ltd ACN 108 135 146, User ID 390388, to debit any amount it may lawfully charge through the Bulk Electronic Clearing System to the account held at the financial institution identified below subject to the terms and conditions of the Direct Debit Request Service Agreement set out on the reverse side of this form and in accordance with the information and instructions contained in Schedules A,B,C,D and E below.

SCHEDULE A: Term of Authority			
Debit Commencement Date:	/	/	Billing Frequency: Fortnightly

SCHEDULE B: Amount to Be Debited					
I authorise Quickpay Pty Ltd ACN 108 135 146 to make periodic debits on behalf of The Y NSW of the amount payable, and to debit any applicable transaction charges in accordance with the QuickPay DDR Service Agreement.					
Applicable Transaction Fees: (Inc GST)					
VISA/ Mastercard	1.8% Surcharge	AMEX/ Diners	3.6% Surcharge	Bank Account	\$0.40

SCHEDULE C: Special Conditions		
Not Applicable	Customer Initial	

SCHEDULE D: Bank Account to be debited (Select one payment method only)	
Financial Institution:	
Name on Account:	
BSB (6 digits):	
Account Number:	

SCHEDULE E: Credit Card to be debited (Select one payment method only)			
Card Type: (Tick)	<input type="checkbox"/> Visa	<input type="checkbox"/> Mastercard	<input type="checkbox"/> AMEX <input type="checkbox"/> Diners
Name on Card:			
Card Number:			
Expiry Date:		CCV	

ACCOUNT OR CARD SIGNATORY		SECOND ACCOUNT OR CARD SIGNATORY (if required)	
Full Name:		Full Name:	
Signature:		Signature:	
Date:		Date:	

Direct Debit Request Service Agreement

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;
- **Business 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** or **DDR** means the Direct Debit Request between You and Us (and includes any Form PD – C approved by Us in the transitional period);
- **Payee** means the payee as indicated on the Direct Debit Request;
- **Us or We or Our/s** means Quickpay Pty Ltd ACN 108 135 146, User ID 390388;
- **You or Your/s** mean the customer who signed the Direct Debit Request;
- **Your Financial Institution** is the financial institution where You hold the Account that You have authorised Us to debit.

1. DEBITING YOUR ACCOUNT

- 1.1 By signing a DDR, You have authorised Us to arrange for funds to be debited from Your Account. You should refer to the DDR and this Agreement for the terms of the arrangement between You and Us.
- 1.2 We will only arrange for funds to be debited from Your Account:
 - (a) as authorised in the DDR; or
 - (b) as set out in 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.
- 1.4 By signing this document You hereby accept that Quickpay or its associated entities are not liable for any prepayment made on products or services that yet to be rendered. Any prepayments made are the responsibility of Your Financial Institution and not Quickpay. If Your Financial Institution is for any reason unable to refund any payments You hereby notified that Quickpay will not be liable for Your prepaid funds.
- 1.5 By signing the DDR, You acknowledge that We are acting as a Direct Debit Agent for the Payee and that We do not provide any goods or services (other than the direct debit collection services to You for the Payee pursuant to the DDR and this Agreement) and We have no express or implied liability in regards to the goods and services provided by the Payee or the terms and conditions of any contact/agreement You have with the Payee.

2. CHANGES BY US

- 2.1 We may vary any details of this Agreement or DDR at any time by giving You at least fourteen (14) days' written notice.

3. CHANGES BY YOU

- 3.1 Subject to 3.2, 3.3, or 3.4 You may change the arrangements under a Direct Debit Request by contacting Us on 1300 659 537.
- 3.2 Deferment, cancellation or alteration to the debiting schedule in Schedule A of the DDR will be considered

subject to the terms and conditions of any contract/agreement between You and the Payee.

- 3.3 If You wish to defer a payment You must notify Us in writing at least fourteen (14) days before the next Debit Day.

- 3.4 Any cancellations made directly with Us do not affect or terminate any contracts, agreements and/or payment obligations You have with the Payee.

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 direct Debit Payment:
 - (a) You may be charged a fee and/or interest by Your Financial Institution;
 - (b) You may also incur fees or charges payable to Us; and
 - (c) You must arrange for the Debit Payment to be made by another method or arrange for sufficient clear funds to be available by an agreed time so that We can process the Debit Payment.
 - 4.3 You should check Your Account statement to verify that the amounts debited to Your Account are correct.
 - 4.4 You acknowledge that if a Debit Payment is returned by Your Financial Institution as unpaid, a failed payment fee of up to \$8.80 is payable by You to Us, debited from your nominated bank or credit card up to 7 days after your rejected payment. You will also be responsible for any fees and charges applied by Your Financial Institution for each unsuccessful Debit Payment together with any collection fees, including but not limited to any solicitor fees and/or collection agent fees as may be incurred by Us.
 - 4.5 You acknowledge that certain fees and charges (including setup, variation, SMS or processing fees) may apply to this DDR and may be payable to Us and, subject to Your agreement with the Payee, You agree to pay those fees and charges to Us.
- ### 5. DISPUTE
- 5.1 If You believe there has been an error in debiting Your Account, You should notify Us directly on 1300 659 537. Confirm the notice in writing to Us as soon as possible so that We may resolve Your query quickly.
 - 5.2 If We conclude as a result of Our investigations that Your Account has been incorrectly debited, We will arrange with 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 have about an error made in debiting Your Account should be directed to Us in the first instance so that We may attempt to resolve the matter between You and Us. If We cannot resolve the matter You may 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.
 - 5.5 You acknowledge that "Quickpay" will appear as the merchant for all payments from Your credit card. You acknowledge and agree that We will not be held liable for any disputed transactions resulting in the non-supply of goods and/or services and that all disputes of this nature will be directed to the Payee as We are acting only as a Direct Debit Agent for the Payee.

Direct Debit Request Service Agreement

- 5.6 You acknowledge and agree that in the event that a claim is made against the Payee, We will not be liable for the refund of any funds and agree to reimburse Us for any successful claims made by You through Your Financial Institution against Us.

6. ACCOUNTS

You should check:

- (a) with Your Financial Institution whether direct debiting is available from Your nominated Account as direct debiting is not available on all account types;
- (b) Your Account details are correct by checking them against Your bank statement; and
- (c) with Your Financial Institution before completing the DDR if You have any queries on how to complete the DDR.

7. CONFIDENTIALITY

- 7.1 We will keep any information (including Your Account details) in Your DDR confidential. We will make reasonable efforts to keep any such information 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.

- 7.2 We will only disclose information We have about You:

- (a) to the extent specified by law; or
- (b) for the purpose of this Agreement (including disclosing information in connection with any query or claim relating to an alleged incorrect or wrongful debt).

8. NOTICE

- 8.1 If You wish to notify Us in writing about anything relating to this Agreement, You should write to the address at the top of the page.
- 8.2 We will notify You by sending a notice in the ordinary post to the address You have given Us in the DDR.

- 8.3 Any notice will be deemed to have been received three (3) Business Days after it has been posted.

9. NOTICE OF DISCLOSURE – *Privacy Act 1988* (Cth)

- 9.1 Other than as provided in this Agreement or Our Privacy Policy, We will keep Your information about Your Account private and confidential. However, We may give information about You to a credit reporting agency for the following purposes:

- (a) to obtain a consumer and commercial credit report about You; and/or
- (b) allow the credit reporting agency to create or maintain a credit information file containing information about You.

- 9.2 This information is limited to:

- (a) identity particulars, including Your name, sex, address (and the previous two addresses), date of birth, name of employer, and driver's licence number;
- (b) Your application for credit or commercial credit, including the fact that You have applied for credit and the amount;
- (c) the fact that We are a current credit provider to You;
- (d) repayments which are overdue by more than 60 days, and for which debt collection action has started
- (e) advice that Your repayments are no longer overdue in respect of any default that has been listed; and
- (f) information that, in the opinion of Us, You have committed a serious credit infringement (that is, acted fraudulently or shown an intention not to comply with Your credit obligations).

- 9.3 Further information relating to Our Privacy Policy can be found at <https://www.paychoice.com.au/privacy-policy>.