

Direct debit terms

Automatic payments via direct debit

This is your Direct Debit Service Agreement with Animals Australia (ABN 65 016 845 767).

Please read this information carefully. It provides details of our commitment and obligations to you as an official Direct Debit User and what your obligations are when undertaking a Direct Debit arrangement with us.

Please keep this agreement for future reference. It should be read alongside your direct debit request.

Getting your request right

You should check:

- 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.
- that the account details you have given us are correct by checking them against a recent account statement; and
- with your financial institution before completing your direct debit request if you have any queries about how to complete it properly

How we will debit your account

- By completing a direct debit request, you have authorised us to arrange for funds to be debited from your nominated account. Funds will be debited by SR Global Solutions Pty Ltd ACN 132 951 172 (Direct Debit User ID number 397351) on behalf of Animals Australia.
- We will advise you, in writing, the details of Animals Australia's repayment Plan drawing arrangements (amount-frequency-commencement date) at least 3 calendar days prior to the first drawing.
- We will only arrange for funds to be debited from your account as authorised in the direct debit request.
- If the debit day falls on a non-business day, the debit will be processed on the following business day.
- If the debit payment fails, we will re-attempt any unsuccessful debit payment on the scheduled date, the following month.

Your Obligations

- It is your responsibility to ensure that sufficient funds are available in the nominated account to meet a drawing on its due date.
- If there are insufficient funds in your account to meet a debit payment:
 - You may be charged a fee and/or interest by your financial institution.
 - You may incur fees or charges imposed or incurred by us for each unsuccessful debit payment attempt.
- You are responsible for any fees and charges (including setup, variation, SMS or processing fees) that may apply to the Direct Debit Request.
- It is your responsibility to advise us if the account nominated by you to receive the Animals Australia Repayment Plan drawings is transferred or closed.
- You should check your account statement to verify the amounts debited from your account are correct.

How can our agreement be changed?

- We may change this agreement or a Direct Debit Request (such as amount or frequency) at any time by giving you at least 10 days written notice.
- We reserve the right to cancel the Animals Australia Direct Debit Service drawing arrangements if three or more drawings are returned unpaid by your nominated Financial Institution & to arrange with you an alternative payment method.
- You may change, stop or defer a debit payment or end this agreement at any time by providing us with at least 10 business days' notice prior to the next debit date or by arranging it through your financial institution, which is required to act promptly on your instructions. Please see the *contacting each other* section of this agreement on how to contact us.

What if there is a problem?

- If you believe there has been an error in debiting your account, you should notify us directly and confirm in writing with us as soon as possible so that we can resolve your query quickly. Please see the contact section of this agreement on how to contact us. Alternatively, you can take it up directly with your financial institution.
- If we conclude that your account has been incorrectly debited, we will arrange 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.
- If we conclude that your account has been correctly debited, we will respond to your query by providing you with reasons and supporting evidence in writing.

Keeping your information safe

- Information that you provide to us will be used to enable us to process your request and for other purposes explained in our Privacy Policy (<https://animalsaustralia.org/privacy-policy>), or as the law permits.

Contacting each other

- If you wish to contact us about anything relating to this agreement, please:
 - Email us at membership@animalsaustralia.org
 - call us on 1800 888 584
 - write to Animals Australia, Locked Bag 1236, North Melbourne VIC 3051
- Where we notify you in writing, we may do so by email or by post to the address you have given us.
- Any notice given by post will be deemed to have been received on the second business day after posting.
- Any notice given electronically will be deemed to have been received 24 hours after the message was sent unless the person sending the message knows or reasonably suspects that the message was not delivered.