

Direct Debit Request (DDR) Service Agreement



Customised Training Pty Ltd
Level 1, 11B Gell Street
Bacchus Marsh VIC 3340
T: 03 5367 1630
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ABN 88 112 522 077

The following is your Direct Debit Service Agreement with Customised Training Pty Ltd. (CTCS User ID 379976). The agreement is designed to explain what your obligations are when undertaking a Direct Debit arrangement with us. It also details what our obligations are to you as a Direct Debit Provider.

We recommend you keep this agreement in a safe place 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 form.

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.

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 Customised Training Pty Ltd, (the Debit User) you have authorised by signing a direct debit request.

you means the customer who signed the Direct Debit Request.

your financial institution means the financial institution nominated by you on the DDR at which the account is maintained.

1. DEBITING YOUR ACCOUNT

1.1 By signing 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 and you.

1.2 We will only arrange for funds to be debited from your account as authorised in the *Direct Debit Request*.

Or

We will only arrange for funds to be debited from your account if we have sent to the address nominated by you in the *Direct Debit Request*, 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 *banking day*, we may direct your *financial institution* to debit your account on the following banking day. If you are unsure about which day your account has or will be debited you should ask your *financial institution*.

2. AMENDMENTS 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. AMENDMENTS BY YOU

3.1 You may change, stop or defer a Debit payment, or terminate this agreement by providing us with at least seven (7 days) notification by writing to:

Corporate Services
Customised Training Pty Ltd
Reply Paid 85331
Bacchus Marsh VIC 3340

or

By faxing us on 03 5367 1607

or

by arranging it through your own financial Institution.

YOUR OBLIGATIONS

3.2 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*.

3.3 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 in your account by an agreed time so that we can process the debit payment. Any fees or charges imposed by us will be added to the direct debit amount.

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

3.5 If Customised Training Pty Ltd is liable to pay goods and services tax ("GST") on a supply made in connection with this *agreement*, then you agree to pay Customised Training Pty Ltd on demand an account equal to the consideration payable for the supply multiplied by the prevailing GST rate.

4. DISPUTE

4.1 If you believe that there has been an error in debiting your account, you should notify us directly on 5367 1630 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 with your financial institution direct.

4.2 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.

4.3 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 in writing.

5. ACCOUNTS

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*.

6. CONFIDENTIALITY

6.1 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 of information about you do not make any unauthorised use, modification, reproduction or disclosure of that information.

6.2 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 query or claim.

7. NOTICE

7.1 If you wish to notify us in writing about anything relating to this agreement, you should write to Corporate Services, Customised, Training Pty Ltd, Reply Paid 85331, Bacchus Marsh Victoria 3340.

7.2 We will notify you by sending a notice in the ordinary post to the address you have given us in the *Direct Debit Request*.

7.3 Any notice will be deemed to have been received on the third banking day after posting.