



DIRECT DEBIT REQUEST (DDR) SERVICE AGREEMENT

OUR COMMITMENT TO YOU

This document outlines our service commitment to you, in respect of the Direct Debit Request (DDR) arrangements made between Anglican Development Fund (Diocese of Canberra and Goulburn) User ID - 126504, and you. It sets out your rights, our commitment to you and your responsibilities to us, together with where you should go for assistance.

Initial Terms of the Arrangement

In terms of the Direct Debit Request arrangements made between us and signed by you, we undertake to periodically debit your nominated account for the agreed amount.

Drawing Arrangements

- The first drawing under this Direct Debit arrangement will occur on the nominated day.
- If any drawing falls due on a non-business day, it will be debited to your account on the next business day following the scheduled drawing date.
- We will give you at least 10 working days' notice in writing when changes to the initial terms of the arrangement are made. This notice may include the new amount, frequency, next drawing date and/or any other changes to the initial terms.
- If you wish to discuss any changes to the initial terms, please contact the ADF by telephone on (02) 6247 3744, 1800 232 400 (country/interstate), fax (02) 92259115 or Email adf@anglican.org.au.

YOUR RIGHTS

Changes to the Arrangement

If you want to make changes to the drawing arrangements, contact the ADF by telephone on (02) 6247 3744, 1800 232 400 (country/interstate), fax (02) 92259115 or Email adf@anglican.org.au.

These changes may include:

- deferring the drawing; or
- altering the schedule; or
- stopping an individual debit; or
- suspending the DDR; or
- cancelling the DDR completely.

Enquiries

Direct all enquiries to us rather than to your financial institution, and these should be made at least 10 working days prior to the next scheduled drawing date. All communication addressed to us should include your account name and number and financial institution.

All personal customer information held by us will be kept confidential except that information provided to our financial institution to initiate the drawing to your nominated account.

Disputes

- If you believe that a drawing has been initiated incorrectly, we encourage you to take the matter up directly with the ADF by telephone on (02) 6247 3744, 1800 232 400 (country/interstate), fax (02) 92259115 or Email adf@anglican.org.au.
- You will receive a refund of the drawing amount if we cannot substantiate the reason for the drawing.

YOUR COMMITMENT TO US

It is your responsibility to ensure that:

- your nominated account can accept direct debits (your financial institution can confirm this); and
- on the drawing date there is sufficient cleared funds in the nominated account; and
- you advise us if the nominated account is transferred or closed.

If your drawing is returned or dishonoured by your financial institution, we will contact you and, depending upon your response, may need to cancel this arrangement under advice to your parish. Appropriate action will be taken to recover any transaction fees payable by us in respect of the foregoing.