

**The Australian
Workers' Union – VIC
BRANCH**

685 Spencer Street,
West Melbourne VIC
3003
victoria@awu.net.au
1300 362 298

Direct Debit Request (DDR)

Request and Authority to debit the account named below to pay

**The Australian Workers' Union – VIC BRANCH
APCA ID 025-830**

Request and Authority to
debit

Your Surname

Your Given names

"you" request and authorise **The Australian Workers' Union – VIC BRANCH** to arrange, through its own financial institution, a debit to your nominated account the following amount *you* have agreed to pay **The Australian Workers' Union – VIC BRANCH**.

Frequency

Periodic Amount/Type of payment

\$

This amount may increase in accordance with the AWU Rules. You will be given prior notice of any change.

This debit or charge will be made through the Bulk Electronic Clearing System (BECS) from your account held at the financial institution you have nominated below and will be subject to the terms and conditions of the Direct Debit Request Service Agreement.

Insert the name and
address of financial
institution at which your
account is held

Financial institution name

Address

Insert details of account to
be debited

Name/s on account

BSB number (Must be 6 digits)

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Account number

Acknowledgement

By signing and/or providing us with a valid instruction in respect to your Direct Debit Request, you have understood and agreed to the terms and conditions governing debit arrangements between you and **The Australian Workers' Union – VIC BRANCH** as set out in this Request and in your Direct Debit Request Service Agreement.

Insert your signature and address	Signature	<input type="text"/>	Date	<input type="text"/>
	Name	<input type="text"/>	DOB	<input type="text"/>
	Address	<input type="text"/>		

The Australian Workers' Union – VIC BRANCH	685 Spencer Street, West Melbourne VIC 3003 victoria@awu.net.au 1300 362 298	Direct Debit Request Service Agreement
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This is your Direct Debit Service Agreement with **The Australian Workers' Union Victorian Branch ABN17 106 150 504**. 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 future reference. It forms part of the terms and conditions of your Direct Debit Request (DDR) which may have been completed over the phone or online and should be read in conjunction with your DDR authorisation.

Definitions	<p>account means the account held at <i>your financial institution</i> from which <i>we</i> are authorised to arrange for funds to be debited.</p> <p>agreement means this Direct Debit Request Service Agreement between <i>you</i> and <i>us</i>.</p> <p>banking day means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.</p> <p>debit day means the day that payment by <i>you</i> to <i>us</i> is due.</p> <p>debit payment means a particular transaction where a debit is made.</p> <p>direct debit request means the Direct Debit Request between <i>us</i> and <i>you</i>.</p> <p>us or we means The Australian Workers' Union – VIC BRANCH, (the Debit User) <i>you</i> have authorised by requesting a <i>Direct Debit Request</i>.</p> <p>you means the customer who has signed or authorised by other means the <i>Direct Debit Request</i>.</p> <p>your financial institution means the financial institution nominated by <i>you</i> on the DDR at which the <i>account</i> is maintained.</p>
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1. Debiting your account	<p>1.1 By signing a <i>Direct Debit Request</i> or by providing <i>us</i> with a valid instruction, <i>you</i> have authorised <i>us</i> to arrange for funds to be debited from <i>your account</i>. <i>You</i> should refer to the <i>Direct Debit Request</i> and this <i>agreement</i> for the terms of the arrangement between <i>us</i> and <i>you</i>.</p> <p>1.2 <i>We</i> will only arrange for funds to be debited from <i>your account</i> as authorised in the <i>Direct Debit Request</i>.</p> <p>1.3 If the <i>debit day</i> falls on a day that is not a <i>banking day</i>, <i>we</i> may direct <i>your financial institution</i> to debit <i>your account</i> on the following <i>banking day</i>. If <i>you</i> are unsure about which day <i>your account</i> has or will be debited you should ask <i>your financial institution</i>.</p> <p>1.4 <i>We</i> reserve the right to cancel the direct debit arrangement if drawings are returned unpaid for a period exceeding 28 days from the regular payment date.</p>
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2. Amendments by <i>us</i>	2.1 We may vary any details of this <i>agreement</i> or a <i>Direct Debit Request</i> at any time by giving you at least fourteen (14) days written notice.
3. Amendments by <i>you</i>	<p>3.1 You may change, stop or defer a debit payment, or terminate (cancel) this agreement at any time by providing us with at least fourteen days notification by writing to:</p> <p>The Australian Workers' Union – VIC BRANCH</p> <p>685 Spencer St West Melbourne VIC 3003</p> <p>or</p> <p>by telephoning us on 1300 362 298 during business hours;</p> <p>or</p> <p>arranging it through your own financial institution, which is required to act promptly on your instructions.</p> <p>*Note: in relation to the above reference to 'change', your financial institution may change your debit payment only to the extent of advising us of your new account details.</p>

4. <i>Your</i> obligations	<p>4.1 It is <i>your</i> responsibility to ensure that there are sufficient clear funds available in <i>your</i> account to allow a <i>debit payment</i> to be made in accordance with the <i>Direct Debit Request</i>.</p> <p>4.2 If there are insufficient clear funds in <i>your</i> account to meet a <i>debit payment</i>:</p> <ul style="list-style-type: none"> a) <i>you</i> may be charged a fee and/or interest by <i>your</i> financial institution; b) <i>you</i> may also incur fees or charges imposed or incurred by <i>us</i>; and c) <i>you</i> must arrange for the <i>debit payment</i> to be made by another method or arrange for sufficient clear funds to be in <i>your</i> account by an agreed time so that <i>we</i> can process the <i>debit payment</i>. <p>4.3 <i>You</i> should check <i>your</i> account statement to verify that the amounts debited from <i>your</i> account are correct.</p>
5. Disputes	<p>5.1 If you believe there has been an error in debiting <i>your</i> account, <i>you</i> should notify us directly on 1300 763 223 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 directly with your financial institution.</p> <p>5.2 If we conclude as a result of our investigations that <i>your</i> account has been incorrectly debited we will respond to <i>your</i> query by arranging for <i>your</i> financial institution to adjust <i>your</i> account (including interest and charges) accordingly. We will also notify you in writing of the amount by which <i>your</i> account has been adjusted.</p> <p>5.3 If we conclude as a result of our investigations that <i>your</i> account has not been incorrectly debited we will respond to <i>your</i> query by providing <i>you</i> with reasons and any evidence for this finding in writing.</p>
6. Accounts	<p><i>You</i> should check:</p> <ul style="list-style-type: none"> a) with <i>your</i> financial institution whether direct debiting is available from <i>your</i> account as direct debiting is not available through BECS on all accounts offered by financial institutions. b) <i>your</i> account details which <i>you</i> have provided to <i>us</i> are correct by checking them against a recent account statement; and c) with <i>your</i> financial institution before completing the <i>Direct Debit Request</i> if <i>you</i> have any queries about how to complete the <i>Direct Debit Request</i>.

<p>7. Confidentiality</p>	<p>7.1 <i>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 to information about you do not make any unauthorised use, modification, reproduction or disclosure of that information.</i></p> <p>7.2 <i>We will only disclose information that we have about you:</i></p> <ul style="list-style-type: none">a) <i>to the extent specifically required by law; or</i>
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	<p>b) for the purposes of this <i>agreement</i> (including disclosing information in connection with any query or claim).</p> <p>7.3 We will store information relating to this agreement and your <i>Direct Debit Request</i> for seven years.</p> <p>7.4. Your financial institution may require us to provide it with information in the event of disputes relating to alleged incorrect or wrongful debit.</p>
<p>8. Notice</p>	<p>8.1 If <i>you</i> wish to notify <i>us</i> in writing about anything relating to this <i>agreement</i>, you should write to:</p> <p>The Australian Workers' Union INSERT DETAILS</p> <p>8.2 We may send notices either electronically to your email address or by ordinary post to the address <i>you</i> have given us.</p> <p>8.3 If sent by mail, communications are taken to be received on the day they would be received in the ordinary course of post.</p>