
DIRECT DEBIT SERVICE AGREEMENT

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This document describes the Baptcare direct debit policy. It lists our obligations to you, and your obligations to us.

How much will I pay?

Your agreement with us states our fees, and the basis upon which those amounts may be charged.

Each month, clients will receive an account showing the most recent payment, as well as the current fees payable and the date that the fees will be direct debited.

What should I do if I think a new payment amount is incorrect?

If, when you receive a statement, you think the amount is incorrect, please advise us at least two working days before the payment is due. That will give us time to make any corrections if they are necessary. See below if the payment goes through for an incorrect amount.

What do I do if you debit an incorrect amount?

The first thing to do is to let us know as soon as possible if this happens, and we will endeavour to correct the problem immediately. If you are owed money, it will be credited back to you on the next payment date, or within two working days if the amount is significant.

If the problem is not resolved to your satisfaction by discussion with the accounts department, it is best to detail your concerns in writing to the Financial Controller. We will send a response within four working days of receiving your letter.

If, after contacting the accounts department and the Financial Controller, you are unable to obtain a satisfactory response from us, you should speak to your financial institution, which has a process in place to resolve direct debit disputes.

There will not be enough money to cover the next debit. What should I do?

If you know there will not be sufficient funds available for a particular payment, please contact us at least 2 working days before the payment is due. It is generally too late to stop a payment on the actual payment date. We will discuss the matter with you and make alternative payment arrangements where necessary. If a payment is dishonoured and we are not advised beforehand, you may be liable for our bank dishonour fees.

Please note that it is your responsibility to ensure that sufficient funds are available in your nominated bank account to meet a drawing at its due date.

If you wish to alter any details of the direct debit, such as payment date or the amount to be paid, it is necessary to obtain our agreement in advance. Telephone us to discuss the matter at least two days before any requested change is to take effect. Any reasonable request will be considered.

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My payment has been dishonoured. What happens now?

If the bank rejects your payment, we will write to you to tell you what will happen next. We will usually attempt to re-draw this payment on the next payment date. We will also pass on any fees charged by our bank for the dishonour.

What happens if a payment falls due on a weekend or public holiday?

If a payment date falls due on a weekend or a public holiday, the direct debit will be processed on the next working day.

How private are my bank account details?

Your direct debit agreement and your account details are only available to staff of Baptcare if it is necessary for them to perform their duties. Under no circumstances will these be released to any other person or organisation without your permission. Only the bank and other people holding authority to operate your account can request details regarding your direct debit.

All forms are kept in a locked cabinet, and any computer files are password protected.

How do I cancel my direct debit agreement or an individual payment/item?

If your agreement with Baptcare has finished, we will ensure that no further payments are processed from your account. If you wish to formally cancel the authority, advise us in writing, and we will confirm that the authority has been revoked. You may also request your financial institution to cancel the direct debit.

To cancel an individual payment, contact this office at least two working days before the payment due date to allow adequate processing time, or contact your financial institution and request they cancel the payment.

What are the contact details for direct debit questions?

The accounts department can be contacted on (03) 9831 7270. The address, including that of the Financial Controller, is PO Box 230, Hawthorn, 3122. The facsimile number is (03) 9831 7272.