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| This is your Direct Debit Service Agreement with MAURICE ZEFFERT HOME (INC), User ID: 483570, ABN: 43 422 387 456. 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) and should be read in conjunction with your DDR authorisation. |
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| 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 MAURICE ZEFFERT HOME (INC), (the Debit User) you have authorised by requesting a Direct Debit Request.
* you means the customer who has signed or authorised by other means the Direct Debit Request.
* your financial institution means the financial institution nominated by you on the DDR at which the account is maintained.
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| 1. Debiting your account
 | * 1. By signing a Direct Debit Request or by providing *us* with a valid instruction, *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*.
	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. If the debit 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.
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| 1. Amendments by us
 | * 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.
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| 1. Amendments by you
 | * 1. *You* may change\*, stop or defer a debit payment, or terminate this agreement by providing *us* with at least fourteen (14) days notification by writing to:

MAURICE ZEFFERT HOME (INC) ACCOUNTS DEPARTMENT119 CRESSWELL ROAD,DIANELLA WA 6059orby emailing *us* at accounts@mzh.org.auorby telephoning *us* on (08) 9375 4600 during business hours;orarranging it through *your* own financial institution, which is required to act promptly on *your*instructions.\*Note: in relation to the above reference to ‘change’, *your* financial institution may ‘change’ *your*debit payment only to the extent of advising *us* MAURICE ZEFFERT HOME (INC)*your* new account details. |

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| 1. Your obligations
 | * 1. 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.
	2. If there are insufficient clear funds in *your* account to meet a debit payment:
1. *you* may be charged a fee and/or interest by *your* financial institution;
2. *you* may also incur fees or charges imposed or incurred by *us*; and
3. *you* must arrange for the debit payment to be made by another method or arrange for sufficient clear funds to be in *your* account by an agreed time so that *we* can process the debit payment.
	1. *You* should check *your* account statement to verify that the amounts debited from *your* account are correct.
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| 1. Dispute
 | * 1. If *you* believe that there has been an error in debiting *your* account, *you* should notify *us* directly on (08) 9375 4600 and confirm that notice in writing with *us* as soon as possible so that *we* can resolve *your* query quickly. Alternatively *you* can take it up directly with *your* financial institution.
	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.
	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.
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| 1. Accounts
 | *You* should check:1. 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.
2. *your* account details which *you* have provided to us are correct by checking them against a recent account statement; and
3. with *your* financial institution before completing the Direct Debit Request if *you* have any queries about how to complete the Direct Debit Request.
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| 1. Confidentiality
 | * 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 to information about *you* do not make any unauthorised use, modification, reproduction or disclosure of that information.
	2. We will only disclose information that we have about *you*:
1. to the extent specifically required by law; or
2. for the purpose of this agreement (including disclosing information in connection with any query or claim).
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| 1. Notice
 | * 1. If *you* wish to notify us in writing about anything relating to this agreement, *you* should write to

ACCOUNTS DEPARTMENTMAURICE ZEFFERT HOME (INC)119 CRESSWELL ROAD, DIANELLA WA 6059OrEmail to accounts@mzh.org.au* 1. We will notify *you* by sending a notice in the ordinary post to the address *you* have given us in the Direct Debit Request.
	2. Any notice will be deemed to have been received on the third banking day after posting.
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