

Direct Debit Request



I / We request **Anglican Funds Grafton Diocese, User I/D 230069** to arrange for funds to be debited from my / our account at the financial institution shown below according to the schedule specified below.

Name

Address

Signature(s)

Note: if debiting from a joint bank account, both signatures are required.

Date

Name and Branch of Financial Institution

BSB

Account Number

Or

Credit Card Number (not Debit Card number)

Credit Card Expiry Date

Commence Immediately or on - -

Please debit \$..... from the above account each:

Weekly Fortnightly Monthly Other.....

Deposit into AFGD Account _____

Customer 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 between **Anglican Funds Grafton Diocese ("AFGD") User I/D 230069** and you. It sets out your rights, our commitments to you and your responsibilities to us together with where you should go for assistance.

Initial Terms of the Arrangements

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 for loan payments to AFGD / transfers to AFGD accounts / school fees / or other reason

Note: please delete whichever is not applicable or complete.

Drawing Arrangements

- The first drawing day under this Direct Debit arrangement will occur immediately / within days/ on a nominated date as follows
- If any drawing falls on a non-business day, it will be debited from your account on the next business day following the scheduled drawing date.
- We will give you at least 14 days' notice [in writing or some other means of. your choice] when changes to the initial terms of the arrangement are made. This notice will state [may include the new amount, frequency, next drawing date] and any other changes to the initial terms.
- If you wish to discuss any changes to the initial terms, please contact us at PO Box 4 Grafton NSW 2460, telephone 1800 810 919, 02 6642 4480 or via email admin@afgd.com.au

Your Rights

Changes to the Arrangement

If you want to make changes to the drawing arrangements, contact us at PO Box 4 Grafton NSW 2460, telephone 02 6642 4480 or via email, admin@afgd.com.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. Enquiries should be made at least 5 working days prior to the next scheduled drawing date. All communication addressed to us should include your name, AFGD account number (if applicable) and the nature of your enquiry.

All personal 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 via mail at PO Box 4 Grafton NSW 2460, or telephone 02 66 424480 or via email, admin@afgd.com.au.
- If you do not receive a satisfactory response from us to your dispute, contact your financial institution who will respond to you with an answer to your claim:
 - within 7 business days (for claims lodged within 12 months of the disputed date) or
 - within 30 business days (for claims lodged more than 12 months after the disputed drawing)

You will receive a refund of the drawing amount if we cannot substantiate the reason for the drawing.

Note: Your financial institution will ask you to contact us to resolve your disputed drawing prior to involving them.

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
- That on the drawing date there is sufficient cleared funds in the nominated account; and
- That 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 by telephone requesting payment / re-draw within 3 working days.

Any transaction fees payable by us in respect of the above will be debited to your AFGD account [if applicable], or we will request payment of the said fee in cash.