



# DIRECT DEBIT REQUEST

**Request and Authority to debit the account name below to pay  
Veda Advantage Information Services and Solutions Limited**

<b>Request and Authority to debit</b>	<p>Surname or company name: _____</p> <p>Given names or ACN /ARBN: _____ (“you”)</p> <p>Request and authorise <b>Veda Advantage Information Services and Solutions Limited</b> (User ID 093019) to arrange for any amount <b>Veda Advantage Information Services and Solutions Limited</b> may debit or charge you to be debited through the Bulk Clearing System from an account held at the financial institution identified below subject to the terms and conditions of the Direct Debit Request Service Agreement [and any further instructions provided below]</p>
<b>Insert the name and address of financial institution at which account is held</b>	<p>Financial institution name _____</p> <p>Address _____</p> <p>_____</p>
<b>Insert details of account to be debited</b>	<p>Name of account _____</p> <p>BSB number _____</p> <p>Account number _____</p>
<b>Acknowledgment</b>	<p>By signing this Direct Debit Request you acknowledge having read and understood the terms and conditions governing the debit arrangements between you and <b>Veda Advantage Information Services and Solutions Limited</b> as set out in this request and in your Direct Debit Request Service Agreement</p>
<b>Frequency of debits</b>	<p>Debits may be made nineteen days after Invoice Date.</p>
<b>Authorising Signature(s):</b>	<p>_____</p> <p>_____</p> <p><i>(If signing for a company, sign and print full name and capacity for signing eg. Director)</i></p> <p><i>(If a joint account all signatures may be required)</i></p>
<b>Include Address:</b>	<p>_____</p> <p style="text-align: right;">  Postcode</p>
<b>Veda Advantage Information Services and Solutions Limited Account Number(s) to be paid</b>	
<b>Account Number (listed on invoices):</b>	<p>_____</p>

# Direct Debit Request Service Agreement

<p><b>Definitions</b></p>	<p><i>Account</i> means the account held at <i>your financial institution</i> from which we are authorised to arrange for funds to be debited.</p> <p><i>Agreement</i> means this Direct debit Request Service Agreement between <i>you</i> and <i>us</i>.</p> <p><i>Business day</i> means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.</p> <p><i>Debit Day</i> means the day that payment by <i>you</i> to <i>us</i> is due.</p> <p><i>Debit payment</i> means a particular transaction where a debit is made.</p> <p><i>Direct Debit Request</i> means the Direct Debit Request between <i>us</i> and <i>you</i> (and includes any form PD-C approved for use in the <i>transitional period</i>).</p> <p><i>Transitional Period</i> means the period commencing on the industry implementation date for Direct Debit Requests (currently 31st March 2000) and concluding 12 calendar months from that date.</p> <p><i>Us or we</i> means <i>Veda Advantage Information Services and Solutions Limited</i>, <i>you</i> have authorised by signing a Direct Debit Request.</p> <p><i>You</i> means the subscriber who signed the Direct Debit Request.</p> <p><i>Your Financial Institution</i> is the financial institution where <i>you</i> hold the <i>account</i> that <i>you</i> have authorised <i>us</i> to arrange to debit.</p>
<p><b>1. Debiting your account</b></p>	<p>1.1 By signing a <i>Direct Debit Request</i>, you have authorised <i>us</i> to arrange for funds to be debited from <i>your account</i>. You 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 We 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>business day</i>, we may direct <i>your financial institution</i> to debit <i>your account</i> on the following <i>business day</i>.</p> <p>If you are unsure about which day <i>your account</i> has or will be debited <i>you</i> should ask <i>your financial institution</i>.</p>
<p><b>2. Changes by us</b></p>	<p>2.1 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.</p>
<p><b>3. Changes by you</b></p>	<p>3.1 Subject to 3.2 and 3.3, you may change the arrangements under a <i>Direct Debit Request</i> by contacting us via email to: <a href="mailto:accountsreceivable.au@vedaadvantage.com">accountsreceivable.au@vedaadvantage.com</a> or by telephone on (02) 9951 7615 or 13 31 24.</p> <p>3.2 If you wish to stop or defer a <i>debit payment</i> you must notify us in writing at <i>least seven (7) working days before</i> the next debit date. This notice should be given to <i>us</i> in the first instance.</p> <p>3.3 You may also cancel <i>your</i> authority for us to debit your account at any time by giving us <i>seven (7) days notice in writing</i> before the next <i>debit day</i>. This notice should be given to <i>us</i> in the first instance.</p>
<p><b>4. Your obligations</b></p>	<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 account</i> to meet a debit payment:</p> <p>(a) <i>You</i> may be charged a fee and/or interest by <i>your financial institution</i>;</p>

- (b) *You* may also incur fees or charges imposed or incurred by *us*; and
- (c) *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*.

4.3 *You* should check *your account* statement to verify that the amounts debited from *your account* are correct.

4.4 If Westpac Banking Corporation ABN 33 007 457 141 ( 'Westpac' ) is liable to pay good and services tax ('GST') on a supply made by Westpac in connection with this *agreement*, then *you* agree to pay Westpac on demand an amount equal to the consideration payable for the supply multiplied by the prevailing GST rate.

## 5. Dispute

5.1 If *you* believe that there has been an error in debiting *your account*, *you* should notify *us* directly on (02) 9951 7615 and confirm that notice in writing with *us* as soon as possible so that *we* can resolve *your* query expeditiously.

5.2 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.

5.3 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 any evidence for this finding.

5.4 Any queries *you* may have about an error made in debiting *your account* should be directed to *us* in the first instance so that *we* can attempt to resolve the matter between *us* and *you*. If *we* cannot resolve the matter *you* can still refer it to *your financial institution* which will obtain details from *you* of the disputed transaction and may lodge a claim on *your* behalf.

## 6. Accounts

*You* should check:

- (a) 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
- (b) *your account* details which *you* have provided to *us* are correct by checking them against a recent account statement; and
- (c) with *your* financial institution before completing the *Direct Debit Request* if *you* have any queries about how to complete the *Direct Debit Request*.

## 7. Confidentiality

7.1 *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.

7.2 *We* will only disclose information that *we* have about *you*:

- (a) to the extent specifically required by law; or
- (b) for the purposes of this agreement (including disclosing information in connection with any query or claim).

## 8. Notice

8.1 If *you* wish to notify *us* in writing about anything relating to this agreement, *you* should write to *us* For attention of Accounts Receivable, PO Box 967, North Sydney, NSW 2059.

8.2 *We* will notify *you* by sending a notice in the ordinary post to the address *you* have given *us* in the Direct Debit Request.

8.3 Any notice will be deemed to have been received two business days after it is posted.