

1. Debiting your account

- 1.1 Your direct debit request authorises us (Southern Phone Company Ltd ABN 42 100 901 184 User Id 426691) to arrange for funds to be debited from your account. This agreement outlines the terms of the arrangement between you and us.
- 1.2 We will only arrange for funds to be debited if we have sent you an account that specifies the amount payable and when it's due.
- 1.3 If the debit day falls on a day that is not a business day, we may debit your account on the following business day. If you are unsure which day, we will debit your account you should ask us.

2. Changes by us

- 2.1 We may vary details of this agreement or a direct debit request by giving you at least fourteen (14) days written notice.

3. Changes by you

- 3.1 You may change the arrangement under a direct debit request (subject to 3.2 and 3.3) by contacting us at 6 Page Street, Moruya, NSW, 2537.
- 3.2 If you wish to stop or defer a debit payment you must notify us in writing at least fourteen (14) days before the next debit day. This notice should be given to us in the first instance, or your own financial institution.
- 3.3 You may cancel your authority for us to debit your account at any time by giving us fourteen (14) days notice in writing before the next debit day. This notice should be given to us in the first instance, or your own financial institution.

4. Your obligations

- 4.1 It is your responsibility to ensure that there are sufficient clear funds available in your account to allow a payment to be made in accordance with the direct debit request.
- 4.2 If there are not sufficient clear funds in your account to meet a debit payment:
 - (a) you may be charged a fee and/or interest by your financial institution;
 - (b) you will also incur fees or charges incurred by us; and
 - (c) you must arrange for the debit payment to be made by another method.
- 4.3 You should check your account statement to verify that the amounts debited from your account are correct.

5. Dispute

- 5.1 If you believe that there has been an error in debiting your account, you should notify us at 6 Page Street, Moruya, NSW, 2537, as soon as possible so that we can resolve your query quickly.
- 5.2 If we conclude as a result of our investigations that your account has been incorrectly debited, we will arrange for your 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 provide you with reasons and 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 Southern Phone Company, 6 Page St, Moruya, NSW 2537.