

## Direct Debit Request Service Agreement

**Definitions** Us or we means International Women's Development Agency. You means the donor who signed the direct debit request. Direct debit request means the Direct Debit Request between you and us.

### 1. Debiting your account

- 1.1 By signing a direct debit request you have authorised us to arrange for funds to be transferred from your account. The direct debit request and this agreement spell out the terms of the agreement between us.
- 1.2 We will only authorise funds to be debited from your account as authorised in the Direct Debit Request.
- 1.3 If the debit day falls on a day that is not a business day, we may direct your financial institution to debit your account on the following business day. If you are unsure which day your account has been debited you should ask your financial institution.

### 2. Changes by IWDA

- 2.1 You will be advised fourteen (14) days in advance of any changes to the Direct Debit arrangements.

### 3. Changes by you

- 3.1 Subject to 3.2 and 3.3, you may change the arrangements under a direct debit request by contacting us on 1300 661 812 or [iwda@iwda.org.au](mailto:iwda@iwda.org.au)
- 3.2 If you wish to stop or defer a debit payment you must notify us in writing at least 14 days before the next debit day. This notice should be given to us or your financial institution in the first instance.
- 3.3 You may also cancel your authority for us to debit your account at any time by giving us 14 days notice in writing before the next debit day. This notice should be given to us or your financial institution in the first instance.

### 4. Your Responsibility

- 4.1 It is your responsibility to ensure that there are sufficient clear funds in your account to allow a debit payment to be made in accordance with the direct debit request.
- 4.2 If there are insufficient clear funds in your account to allow a debit payment;
  - (a) you may be charged a fee and/or interest by your financial institution;
  - (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

## **5. Dispute**

- 5.1 If you believe that there has been an error in debiting your account, you should notify us directly on 1300 661 812 or iwda@iwda.org.au and confirm that notice in writing as soon as possible so that we can resolve your query more quickly.
- 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 for which your account has been adjusted.
- 5.3 If we conclude as a result of our investigations that your account has not been incorrectly adjusted we will respond to your query by providing you with reasons and any evidence of this finding.
- 5.4 Any queries that 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 you and us. 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 agents or employees who have access to information about you do not make unauthorised use, modification, reproduction or disclosure of that information.
- 7.2 We will only disclose information about you:
  - (a) to the extent specifically required by the 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 IWDA, PO Box 64 Flinders Lane, VIC, 8009.
- 8.2 We will notify you by sending you 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.