

DIRECT DEBIT SERVICE AGREEMENT

What is a Direct Debit Service Agreement?

If you wish to make regular donations, Reflection Outreach are required to provide you with a Direct Debit Service Agreement. You do not need to take any action unless you wish to vary the terms of our Agreement. This Agreement sets out our commitment to you, your rights and responsibilities to us, together with where you should go if you require assistance.

Our commitment to you

This Direct Debit Service Agreement outlines our service commitment to you under the Direct Debit Request (DDR) arrangements made between Reflection Outreach and you.

Initial terms of the arrangement

In the terms of the DDR arrangements made between us and signed by you, we undertake to periodically debit your nominated account for the agreed amount to go towards Reflection Outreach - as shown on the Authorisation and DDR form which you have sent to us.

The DDR details the terms of your debit arrangements including, among other things, the amount, the frequency, the expiry (if any) and the program you are giving to.

You should carefully read the DDR to familiarise yourself with the details of your debit arrangements.

Your responsibilities

- checking with your financial institution prior to completing the DDR that direct debiting is available on that account.
- ensuring that the account you nominated has sufficient cleared funds available to pay each debit when it becomes due. This is because you will be responsible for any fees incurred if you have insufficient funds in your account.
- ensuring that the authorisation on the DDR is identical to the account signing instruction held by the financial institution of the nominated account.
- telling us if you close or change the account you nominated; and
- arrange a suitable alternate payment method, if the direct debit arrangements are stopped, either by you or your financial institution.

Debit arrangements

If we receive your first DDR debit under this Direct Debit arrangement between the first and tenth business day of the month, then the first payment will be taken at this time. If it is received after the tenth business day, then the payment will be taken on the first business day of the following month. From then on, Reflection Outreach will debit all future donations from nominated accounts on the first business day of each month that instalments are due, until such time as you advise us otherwise.

Alteration or cancellation

You may cancel your DDR, stop, or defer an individual debit, request a change to the debit amount, or make other changes, by firstly writing to us at Reflection Outreach at PO Box 402, Eltham, VIC 3095 or by emailing your request to info@reflectionoutreach.org.au Please provide us with at least 14 business days notification to process your request in time. These changes may include:

- stopping a debit
- altering the schedule
- deferring a debit
- suspending the DDR

If we vary any of the debit arrangements either set out in this agreement or in the DDR or we will provide you with at least 14 days' notice in writing. For example, we may need to vary the amount of the debit for certain programs from time to time because the cost of providing Reflection Outreach's services may increase over time.

Your privacy

We will keep your personal information confidential. We will only share these details when we need to:

- provide information to our bank to initiate the debit from your nominated account,
- provide information to your Financial Institution in relation to a claim regarding alleged incorrect or wrongful debit; or any information we are required by the law to disclose.
- Please review our Privacy Policy for full details.

We will take reasonable steps to protect personal information held by us against loss and against access, use, modification, or disclosure that is unauthorised.

Enquiries

Enquiries should first be made to us rather than to your financial institution.

If you believe that a debit has been initiated incorrectly, please contact us. Reflection Outreach will investigate any disputed debit item and contact you within 24 hours of the initial enquiry. 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 debit), or;
- within 30 business days (for claims lodged more than 12 months after the disputed debit)

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

If you have any queries or concerns, please do not hesitate to contact us:

Mail: Reflection Outreach, PO Box 402, Eltham, VIC 3095, AUSTRALIA

Email: info@reflectionoutreach.org.au