

Direct Debit Agreement

Authority to Direct Debit your Card or Bank Account

By providing the payment details and submitting this form I request and authorise Community Telco Australia (ABN 93 094 908 326) to arrange for any amount to be direct debited or charged from my account and the financial institution identified subject to the terms and conditions of the Direct Debit Service Agreement (contained below). I understand that amounts to be debited or charged from my account will be advised in the form of a monthly invoice.

Payment agreement

1. Each month we will advise you, in the form of an invoice, of the details of the amount due of each direct debit payment prior to debiting that amount from your nominated bank account or credit card. Your invoice will be usually issued before the 7th of the month.
2. The amount due on your invoice will be deducted from your account on the date specified on your invoice or the next business day.
3. We will debit the entire amount stated as being due on the invoice.
4. We reserve the right to use multiple providers or Payment Agents to process Direct Debit transactions on our behalf.
5. We will not change the frequency of your direct debit payment arrangement without your prior approval.
6. You acknowledge and authorise that Community Telco or its Payment Agents may attempt to re-process any unsuccessful payments up to 3 times over 3 consecutive days.
7. Payments will be debited from your nominated bank account or credit card until your Community Telco account is terminated and all charges are paid or until your direct debit arrangement is cancelled.
8. Direct debit is not available on all bank accounts. We advise you to check with your financial institution that direct debit is available on your account before you complete the direct debit request.

Negotiated payment agreement

9. You also authorise us to direct debit payment at a time other than the date specified on your invoice if you have requested a payment extension or to support your request for a negotiated payment arrangement.

Cancellation or variation of payment arrangements

10. You may cancel or vary your direct debit arrangement at any time by giving us notice in writing at least seven (7) days before the next scheduled debit drawing at: Community Telco, PO Box 480 Bendigo VIC 3552 or service@communitytelco.com.au. You may also ask your financial institution to cancel your direct debit arrangement on your behalf.
11. If you would like to stop or defer a direct debit payment, you need to call us on 1300 743 303 at least three (3) business days before the payment date.
12. We reserve the right to cancel your direct debit arrangement if two or more direct debit payments are rejected by your nominated financial institution.

13. It is your responsibility to arrange payment using an available alternative method if your direct debit arrangement is cancelled by Community Telco, you or your nominated financial institution.

Dispute

14. If you have an open dispute with us and the dispute is resolved in our favour you authorise any amounts owing at the resolution of the dispute to be debited immediately from your account in accordance with this agreement.

15. If you believe there has been an error in debiting your account, you should notify us directly on 1300 743 303 during business hours, so that we can resolve your query promptly.

16. You acknowledge and agree that any Payment Agent will not be held liable for any disputed transaction and that all disputes will be directed to Community Telco.

17. If we conclude as a result of our investigations that your account has been incorrectly debited we will arrange 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.

18. If we conclude as a result of our investigations that your account has not been incorrectly debited we will provide you with reasons and any evidence for this finding.

19. Any queries you may have about an error made in debiting your account should be directed to us first, so that we can attempt to resolve the matter. 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.

Variation of this Direct Debit Request Service Agreement

20. We may vary any of the terms of this Direct Debit Request Service Agreement at any time by giving you at least 30 days notice.

Privacy

21. We will collect, use and disclose personal information about you in accordance with our Privacy Policy. A copy of our Privacy Policy is available from our website or on request.

22. You consent to us disclosing the personal and account information contained in this Direct Debit Service Agreement to the relevant Financial Institution to enable processing of the direct debits, including in relation to disputed debits and similar events. Subject to our right to conduct a credit assessment in accordance with the terms of the SFOA, we agree to keep confidential the account details contained in this agreement unless authorised by you or otherwise permitted by law to disclose that information to other persons.

Your commitment to us

23. It is your responsibility to ensure that sufficient funds are available in your nominated bank account or credit card to meet a direct debit payment on its due date.

24. It is your responsibility to advise us of any changes to any of the direct debit payment details provided on this form.

25. If a direct debit payment is rejected, we may charge you a Fee (as set out in our Schedule of Charges) for the cost of processing the rejected transaction, in accordance with the SFOA. You can access a copy of our Schedule of Charges which is available from our website or by calling us on 1300 743 303. Your financial institution may also charge you a fee.

Account ownership

26. You acknowledge that you are an authorised account signatory to your nominated bank account or credit card and have authority to establish direct debit arrangements on that account or credit card.