

Client Name: _____

Direct Debit Request			
Request and Authority to debit the account named below to pay Cairns COUCH Limited ABN: 20 123 878 026			
Request and Authority to debit	Client Name: _____ (“you”) request and authorise Cairns COUCH Limited User ID 148021 to arrange a debit to your nominated account for the amount that is set out in this Direct Debit Request or such other amount as instructed from you from time to time to Cairns COUCH Limited.		
Name of Financial Institution:	Financial Institution Name: _____		
Account details to be debited:	Account Name: _____ BSB Number: <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> Account Number: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
Regular Debit Amount:	\$ _____	Cairns Penny Savings & Loans Account	Credit funds to - Cairns COUCH Limited 704 966 100008354 Reference CWC Membership
Regular Debit Date:	_____		
Frequency:	Monthly		
Acknowledgement:	By signing and/or providing us with valid instruction in respect of your Direct Debit Request, you have understood and agreed to the terms and conditions governing the debit arrangements between you and Cairns COUCH Limited as set out in this Direct Debit Request and in the Direct Debit Request Service Agreement.		
Signature of account holder:	_____		
Address of account holder:	_____		

Administration (do not complete this section)			
Date Received:	_____	Staff Member:	_____
Details Processed:	<input type="checkbox"/> Gensolve Date: _____	<input type="checkbox"/> DD Form Lodged Date: _____	
Appointments:	<input type="checkbox"/> Initial Nursing Consult Date: _____	Nurse: _____	

Client Name: _____

Direct Debit Service Agreement**1. Definitions**

Account means the account held at Your Financial Institution from which we are authorised to arrange for funds to be debited (which will decrease the available balance in the account).

Agreement means this Direct Debit Request Service Agreement between you and us.

Debit Day means the day that you have authorised us to arrange for funds to be debited from your Account (which will decrease the available balance in your Account).

Debit Payment means a particular transaction where a debit is made.

Direct Debit refers to the process whereby you provide us with the Direct Debit Request which authorises us to arrange for funds to be debited from an account held with Your Financial Institution (which will reduce the available balance in that account).

Direct Debit Request means the Direct Debit Request between you and us.

Your Financial Institution is the financial institution nominated by you on the Direct Debit Request at which your Account is maintained.

we, our or us or We, Our or Us means Cairns COUCH Limited ABN: 20 123 878 026.

2. Debiting your Account

By signing the Direct Debit Request or providing us with a valid instruction, you have authorised us to arrange for funds to be debited from your Account (which will reduce the available balance in your Account). You should refer to the Direct Debit Request and this Agreement for the terms of the arrangement between us and you.

We will only arrange for funds to be debited from your Account (which will reduce the available balance in your Account) as authorised in the Direct Debit Request.

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 about which day your Account has or will be debited you should ask Your Financial Institution.

3. Changes by you

If you wish to **stop** or **defer** a Debit Payment or terminate this Agreement, you must notify us at least seven (7) Business Days before the next Debit Day. This notice should be given in writing to Cairns COUCH Limited, PO Box 1230, Cairns QLD 4870.

4. Your obligations

It is your responsibility to ensure that there are sufficient clear funds available in your Account to allow a Debit Payment to be made in accordance with the Direct Debit Request.

If there are insufficient funds in your Account to meet a Debit Payment:

- you may be charged a fee and/or interest by Your Financial Institution; and
- you must arrange for the Debit Payment to be made by another method or arrange for sufficient cleared funds to be in your Account by an agreed time so that we can process the Debit Payment.

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

5. Disputes

If you believe that there has been an error in debiting your Account (which has resulted in your available balance in your Account being reduced), you should notify us on 07 4041 9429.

If we conclude, as a result of our investigations, that your Account has been incorrectly debited (which has resulted in your available balance in your Account being reduced) we will respond to your query by arranging for Your Financial Institution to adjust your account (including interest and charges) (which will result in your available balance in your Account being increased). We will also notify you in writing of the amount by which your Account has been adjusted.

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 reasons and any evidence for this finding in writing.

If we cannot resolve the matter or you are not satisfied with our proposed resolution, 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:

- 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;
- your Account details which you have provided to us are correct by checking them against a recent account statement; and
- 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

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.

We will only disclose information that we have about you:

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

We may provide a copy of the Direct Debit Request to another financial institution in the event any payment that is made in accordance with the Direct Debit Request is disputed.

8. Notice

If you wish to notify us in writing about anything relating to this Agreement you should write to Cairns COUCH Limited, PO Box 1230, Cairns QLD 4870.

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

Any notice will be deemed to have been received two Business Days after it is posted.