
Direct Debit Request Service Agreement

This is your Direct Debit Request Service Agreement with NSW Nurses and Midwives' Association, ABN 63 398 164 405 (User ID 687175). It explains what your obligations are when undertaking a Direct Debit arrangement with us. It also details what our obligations are to you as your Direct Debit provider.

Please keep this agreement for future reference. It forms part of the terms and conditions of your Direct Debit Request (DDR) and should be read in conjunction with your DDR authorisation.

Definitions

<i>account</i>	means the account held at your financial institution from which we are authorised to arrange for funds to be debited.
<i>agreement</i>	means this Direct Debit Request Service Agreement between you and us.
<i>banking day</i>	means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.
<i>debit day</i>	means the day that payment by you to us is due.
<i>debit payment</i>	means a particular transaction where a debit is made.
<i>Direct Debit Request</i>	means the written, verbal or online request between us and you to debit funds from your account.
<i>us or we</i>	means NSW Nurses and Midwives' Association, ABN 63 398 164 405 (User ID 687175), which you have authorised by submitting a Direct Debit Request.
<i>you</i>	means the customer who has authorised the Direct Debit Request.
<i>your financial institution</i>	means the financial institution at which you hold the account you have authorised us to debit.

1. Debiting your account	1.1 By submitting a Direct Debit Request, you have authorised us to arrange for funds to be debited from your account. The Direct Debit Request and this agreement set out the terms of the arrangement between us and you. 1.2 We will only arrange for 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 banking day, we may direct your financial institution to debit your account on the following banking day. If you are unsure about which day your account has or will be debited you should ask your financial institution. 1.4 If your direct debit payment is dishonoured or otherwise not processed by your financial institution, we may re-attempt the failed payment. NSWNMA does not charge a dishonour fee. If three consecutive direct debit attempts are unsuccessful, or if the nominated account is closed, does not exist, or has a block preventing debits, NSWNMA may cancel the direct debit arrangement and contact you to arrange payment by an alternative method. Your financial institution may charge a fee for a dishonoured payment; please contact it directly for information about any applicable charges.
2. Amendments by us	2.1 We may vary any details of this agreement or a Direct Debit Request at any time by giving you at least 30 days' written notice sent to the preferred email or address you have given us in the Direct Debit Request.

	2.2 You may cancel or suspend the Direct Debit Request before a variation takes effect without charge.
3. How to cancel or change direct debits	You can: (a) cancel or suspend the Direct Debit Request; or (b) change, stop or defer an individual debit payment, at any time by giving us at least 7 banking days' notice. To do so, email membership@nswnma.asn.au or telephone 1300 367 962 during business hours. You may also cancel or stop a direct debit by contacting your financial institution. Cancelling or suspending the Direct Debit Request does not cancel your membership or your obligation to pay membership fees. You must arrange an alternative payment method with us.
4. Your obligations	4.1 It is your responsibility to ensure that there are sufficient cleared funds available in your account to allow a debit payment to be made in accordance with the Direct Debit Request. 4.2 If there are insufficient cleared funds in your account to meet a debit payment: (a) you may be charged a fee and/or interest by your financial institution; and (b) 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. 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 at membership@nswnma.asn.au or on 1300 367 962. Alternatively, you can contact your financial institution for assistance. 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 within a reasonable period for your financial institution to adjust your account 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 will respond to your query by providing you with reasons and any evidence for this finding in writing.
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. Contacting each other

8.1 If you wish to notify us about anything relating to this agreement, you should contact NSW Nurses and Midwives' Association at 50 O'Dea Avenue, Waterloo NSW 2017, membership@nswnma.asn.au or 1300 367 962.

8.2 We will notify you by sending a notice to the preferred address or email you have given us in the Direct Debit Request.

8.3 Any notice will be deemed to have been received on the second banking day after sending.

8.4 This Agreement will be provided to you when you complete your Direct Debit Request, whether online, on paper or by another method NSWNMA offers. A current copy is available at any time on request by contacting us using the details above.
