

## Direct debit service agreement

### Property Address

USER ID: 355419

This document outlines our service commitment to you, in respect of the direct debit request (DDR) arrangements made between Independent Property Management (ACT) Pty Limited Lic. Agent User ID (355419) and you. It sets out your rights, our commitment to you and your responsibilities to us together with where you should go for assistance.

You have entered or are about to enter into an arrangement under which you make payments to us. You want to make those payments by use of the Direct Debit System.

This agreement sets out the terms on which we accept and act under your Direct Debit Request which you give us to debit amounts from your account under the Direct Debit System. It is additional to the arrangement under which you make payments to us.

Please ensure you keep a copy of this agreement as it sets out certain rights you have with us and certain obligations you have to us due to giving us your Direct Debit Request.

Please understand:

1. Not all accounts held with a financial institution are available to be drawn on under the Direct Debit System.
2. Before you complete your Direct Debit Request, it is best to check account details against a recent statement from your financial institution to ensure the details on your Direct Debit Request are completed correctly.
3. It is your responsibility to ensure there are sufficient clear funds available in your account, by the due date on which we draw any amount under your Direct Debit Request, to enable us to obtain payment in accordance with your Direct Debit Request.
4. We ask you to direct all requests to stop or cancel your Direct Debit Request to us or your financial institution; and all enquiries relating to any dispute under Clause 3 of this agreement to us or your financial institution.

Independent Property Management (ACT) Pty Limited Lic. Agent User ID (355419) agree to be bound by this agreement when we receive your Direct Debit Request complete with the particulars we need to draw an amount under it.

We only draw money out of your account in accordance with the terms of your Direct Debit Request.

We will give you at least 14 days notice when changes to the initial terms of the Direct Debit Service Agreement are made. This notice will state any changes to the initial terms.

You may ask us to:

- Alter the terms of your Direct Debit Request;
  - Defer a payment to be made under your Direct Debit Request;
  - Stop a drawing under your Direct Debit Request; or
  - Cancel your Direct Debit Request by:
    - Contacting your Property Manager in writing with your request
    - Stating your tenancy and bank account details
    - Stating a reason for your request
5. You may dispute any amount we draw under your Direct Debit Request by:
- Contacting your Property Manager in writing
  - Stating your tenancy and bank account details
  - Stating in writing particulars as to why you dispute the amount drawn

6. We deal with any dispute under clause 5 of this agreement as follows:
  - Determine the amount of the payment by enquiring with St.George, and into bank statements.
  - Investigate tenancy records to determine the amount required
  - Within 7 days give written notice of our determination on the dispute and reasons for that determination.
  - 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 5 business days (for claims lodged within 12 months of the disputed drawing; or
    - Within 30 business days for claims lodged more than 12 months after the disputed drawing.
7. If the day on which you must make any payment to us is not a business day, we draw on your account under your Direct Debit Request on the next Tuesday if the Thursday is not a business day, or Thursday if the Tuesday is not a business day.
8. If your financial institution rejects any of our attempts to draw an amount in accordance with your Direct Debit Request, we will continue to seek payment, and any fees charged by St George for non-payment, until the full amount owing is paid.
9. We will not disclose to any person any information you give us on your Direct Debit Request, which is not generally available, unless:
  - You dispute any amount we draw under your Direct Debit Request and we need to disclose any information relating to your Direct Debit Request or to any amount we draw under it to the financial institution at which your account is held or the financial institution which sponsors our use of the Direct Debit System or both of them;
  - You consent to that disclosure; or
  - We are required to disclose that information by law.

**Direct Debit Request (DDR) Independent Property Management (ACT) Pty Limited**

I/we authorise you Independent Property Management (ACT) Pty Limited Lic. Agent User ID (355419) to arrange for funds to be debited from my/our nominated account via the Bulk Electronic Clearing System at the financial institution shown below according to the schedule specified below. If debiting from joint bank accounts both signatures are required.

Surname(s) or Company name:

Given name(s) or ABN:

Signature(s):

Date: / /

**Account Details**

Financial Institution Name:

Address:

Name of account:

BSB No.: - Account No.:

By signing this Direct Debit Request I/we acknowledge having read and understood the terms and conditions governing the debit arrangements between me/us and Independent Property Management (ACT) Pty Limited Lic. Agent User ID (355419) has set out in this Direct Debit Service Agreement.

I/We understand and acknowledge that:

1. The Financial Institution may, in its absolute discretion, determine the order of priority of payment by it of any money pursuant to this Request or any authority or mandate.
2. The Financial Institution may, in its absolute discretion, at any time by notice in writing to me/us, terminate this Request as to future debits.
3. The User may, by prior arrangements and advice to me/us, vary the amount of frequency of future debits.

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