

**Plumbing and Pipe Trades
Employees Union**

Shop1, 111 McEvoy Street
Alexandria NSW 2015
Ph. (02) 9310 3411



Direct Debit Request Service Agreement

This is your Direct Debit Service Agreement with **CEPU Plumbing Division NSW Branch, ABN 85 656 451 687** (the Debit User). 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	<p>account means the account held at your financial institution from which we are authorised to arrange for funds to be debited.</p> <p>agreement means this Direct Debit Request Service Agreement between you and us.</p> <p>banking day means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.</p> <p>debit day means the day that payment by you to us is due.</p> <p>debit payment means a particular transaction where a debit is made.</p> <p>Direct Debit Request means the written, verbal or online request between us and you to debit funds from your account.</p> <p>us or we means CEPU Plumbing Division NSW Branch (PPTU) (the Debit User) you have authorised by requesting a Direct Debit Request.</p> <p>you means the customer who has authorised the Direct Debit Request.</p> <p>your financial institution means the financial institution at which you hold the account you have authorised us to debit.</p>
1. Debiting your account	<p>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 arrangement between us and you.</p> <p>1.2 We will only arrange for funds to be debited from your account as authorised in the Direct Debit Request.</p> <p>or</p> <p>We will only arrange for funds to be debited from your account if we have sent to the address nominated by you in the Direct Debit Request, a billing advice which specifies the amount payable by you to us and when it is due.</p> <p>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.</p>
2. Amendments by us	<p>2.1 We may vary any details of this agreement or a Direct Debit Request at any time by giving you at least fourteen (14) days written notice sent to the preferred email or address you have given us in the Direct Debit Request.</p>
3. How to cancel or change direct debits	<p>3.1 You can:</p> <ul style="list-style-type: none">a) Cancel or suspend the Direct Debit Request; orb) change, stop or defer an individual payment, or at any time by giving us no less than 13 days' notice. <p>To do so, contact us at</p> <p>Email: officeadmin@nswplumbersunion.com.au</p> <p>or</p> <p>by telephoning us on (02) 9310 3411;</p> <p>or</p> <p>You can also contact your own financial institution, which act promptly on your instructions.</p>

<p>4. Your obligations</p>	<p>4.1 It is <i>your</i> responsibility to ensure that there are sufficient clear funds available in <i>your</i> account to allow a <i>debit payment</i> to be made in accordance with the <i>Direct Debit Request</i>.</p> <p>4.2 If there are insufficient clear funds in <i>your</i> account to meet a <i>debit payment</i>:</p> <ul style="list-style-type: none"> a) <i>you</i> may be charged a fee and/or interest by <i>your financial institution</i>; b) <i>we may charge you reasonable costs</i> incurred by us on account of there being insufficient funds; and c) <i>you</i> must arrange for the <i>debit payment</i> to be made by another method or arrange for sufficient clear funds to be in <i>your</i> account by an agreed time so that <i>we</i> can process the <i>debit payment</i>. <p>4.3 <i>You</i> should check <i>your</i> account statement to verify that the amounts debited from <i>your</i> account are correct.</p>
<p>5. Dispute</p>	<p>5.1 If you believe there has been an error in debiting <i>your</i> account, you should notify us directly on officeadmin@nswplumbersunion.com.au or (02) 9310 3411. Alternatively you can contact your financial institution for assistance.</p> <p>5.2 If we conclude as a result of our investigations that <i>your</i> account has been incorrectly debited we will respond to <i>your</i> query by arranging within a reasonable period for <i>your financial institution</i> to adjust <i>your</i> account (including interest and charges) accordingly. We will also notify you in writing of the amount by which <i>your</i> account has been adjusted.</p> <p>5.3 If we conclude as a result of our investigations that <i>your</i> account has not been incorrectly debited we will respond to <i>your</i> query by providing you with reasons and any evidence for this finding in writing.</p>
<p>6. Accounts</p>	<p>You should check:</p> <ul style="list-style-type: none"> a) with <i>your financial institution</i> whether direct debiting is available from <i>your</i> account as direct debiting is not available through BECS on all accounts offered by financial institutions. b) <i>your</i> account details which you have provided to us are correct by checking them against a recent account statement; and c) with <i>your financial institution</i> before completing the <i>Direct Debit Request</i> if you have any queries about how to complete the <i>Direct Debit Request</i>.
<p>7. Confidentiality</p>	<p>7.1 We will keep any information (including <i>your</i> account details) in <i>your</i> <i>Direct Debit Request</i> 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.</p> <p>7.2 We will only disclose information that we have about you:</p> <ul style="list-style-type: none"> a) to the extent specifically required by law; or b) for the purposes of this <i>agreement</i> (including disclosing information in connection with any query or claim).
<p>8. Contacting each other</p>	<p>8.1 If you wish to notify us in writing about anything relating to this <i>agreement</i>, you should write to: CEPU Plumbing Division NSW Branch (PPTEU). Shop1, 111 McEvoy Street, Alexandria NSW 2015</p> <p>8.2 We will notify you by sending a notice to the preferred address or email you have given us in the <i>Direct Debit Request</i>. Any notice will be deemed to have been received on the second <i>banking day</i> after sending.</p>

Direct Debit Request (DDR)

Customer's Authority

Name of Customer/s giving the DDR, I/We _____

authorise and request you

Name of Debit User

APCA User ID

CEPU Plumbing Division, NSW Branch

304166

to arrange for funds to be debited from my/our account at the financial institution identified below and as prescribed below through the Bulk Electric Clearing System or to debit my/our account by other means.

This authorisation is to remain in force in accordance with the terms described in the Direct Debit Agreement.

Customer's Address

Residential Address _____

State _____ P/code _____

Mobile Number _____

Details of the Account to be Debited

Name of financial institution _____

I give permission for the CEPU to request my banking details from my current employer: Signature _____

Amount to be debited fortnightly \$ _____

Account name (please insert full account name) _____

BSB number

Account number

_____ - _____

Declaration (if in both names, both signatures may be required)

I/We also authorise the following:

1. The Debt User to verify the details of the above mentioned account with my/our financial institution
2. The financial institution to release information allowing the Debt User to verify the above mentioned account details.

Signature _____

Date _____

Signature _____

Date _____

Please note: Direct Debiting is not available on the full range of accounts. If in doubt, please refer to your financial institution.