

altogether.

**Direct Debit Service
Agreement**



How does direct debit work?

Direct debit allows you to pay amounts due from your nominated account. You will still receive your account as usual, so you can keep track of your consumption. The amount due will be paid on the due date of each account or the instalment date automatically from your nominated account. A message will appear on your account that it will be paid automatically.

To set up a direct debit from a bank account please contact us by going to our website at www.altogethergroup.com.au.

Authorisation details

You authorise Us via SR Global Solutions Pty Ltd ACN 132 951 172 (User ID No. 397351) trading as Merchant Warrior, unless otherwise advised by you, to debit your nominated account through the Direct Debit system for monies due, in accordance with this Direct Debit Service Agreement. This debit or charge will be made through the Bulk Electronic Clearing System from your account held at the financial institution you have nominated below and will be subject to the terms and conditions of this Direct Debit Service Agreement.

You understand and agree that, in relation to this Direct Debit Service Agreement, the:

1. the debit payment will be based on the bills issued by us according to each bill cycle;
2. the amount debited may vary; and
3. prior to the first debit payment, we will advise you in writing of the first bill to be debited under your direct debit drawing arrangement.

Definitions

Account means the account held at your financial institution from which we are authorised to arrange for funds to be debited.

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

Banking Day means a day other than a Saturday or a Sunday or a national public holiday.

Debit Day means the day that payment by you to us is due.

Debit Payment means a transaction where a debit is made.

Direct Debit Request means an authority and request (as may be amended from time to time) by you to debit amounts from your account in favour of us.

Us or **We** means Altogether Group Pty Ltd ACN 136 272 298, or where We are a billing agent for Your body corporate or other building owner, Altogether Solutions Pty Ltd ACN 130 008 196 (as applicable).

You means the customer who has completed or authorised the Direct Debit Request.

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

1. Debiting your account

- 1.1 By signing a Direct Debit Request or by providing us with a valid instruction, you have authorised us to arrange for funds to be debited from your account.
- 1.2 We will only arrange for funds to be debited from your account as authorised in the Direct Debit Request or if we have sent to the email 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.
- 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.

2. Amendments by us

We may vary any details of this agreement or a Direct Debit Request at any time by giving you at least 14 days' advance notice.

3. Amendment by you

- 3.1 If you change your account and want to update the details we hold on your account, please go to our website, sign in with your customer login and update your direct debit details.
- 3.2 If you are selling your property, please ensure that you notify your financial institution directly to cancel the Direct Debit Request and advise us via email.
- 3.3 You may change, stop or defer a debit payment, or terminate this agreement by providing us with at least 14 days' notification by:

- (a) contact us via any method shown on our website at www.altogethergroup.com.au; or
- (b) arranging it through your financial institution, which is required to act promptly on your instructions.

- 3.4 If you request us to stop a direct debit under this Direct Debit Service Agreement, we will notify you in writing that the agreement is terminated.

4. Your obligations

- 4.1 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.
- 4.2 If there are insufficient clear funds in your account to meet a debit payment:
 - (a) you may be charged a fee and/or interest by your financial institution;
 - (b) you may also incur fees or charges imposed or incurred by us; and
 - (c) you must arrange for the debit payment to be made by another method or arrange for sufficient clear 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 via any method shown on our website at www.altogethergroup.com.au as soon as possible, so that we can resolve your query

more quickly. Alternatively, you can take it up directly with your financial institution.

- 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 for your financial institution to adjust your account (including interest and charges) accordingly. We will also notify you via email 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 by email.

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;
 - (b) or the purposes of this agreement (including disclosing information in connection with any query or claim); and
 - (c) in accordance with our Privacy Policy which can be found at www.altogethergroup.com.au/privacy.

8. Notices

- 8.1 If you want to contact us about anything relating to this agreement, you can contact us via any method shown on our website at www.altogethergroup.com.au.
- 8.2 We will notify you by sending a notice via email to the email address you have given us in the Direct Debit Request.
- 8.3 Any email will be taken to be received on the date of transmission (unless the sender receives notice that delivery did not occur or has been delayed) or via post will be taken to have been received on the third banking day after sending.