

Customer Direct Debit Request (DDR) Service Agreement

This document outlines our service commitment to you, in respect of the Direct Debit Request (DDR) arrangements made between Rhema FM and you. It sets out your rights, our commitment to you and your responsibilities to us, together with where you should go for assistance.

How to Contact Us

Enquiries

Direct all enquiries to us (Rhema FM), rather than your financial institution. These should be made at least 7 working days prior to the next scheduled drawing date. You may contact us as follows:

Phone: 02 4962 2338
Email: nardia@rhemafm.com.au
Mail: PO Box 2000
Dangar NSW 2309

All communication addressed to us should include your Customer/Membership Number.

Our commitment to you

Initial terms of the arrangement

In terms of the Direct Debit Request arrangements made between us and signed by you, we undertake to periodically debit your nominated account for the agreed amount.

Drawing arrangements

- The first drawing under this Direct Debit arrangement will occur on the date nominated on the Direct Debit Request.
- If any drawing falls due on a non-business day, it will be debited to your account on the next business day following the scheduled drawing date.
- We will give you at least 14 days notice in writing, by email or phone, when changes to the initial terms of the arrangement are made. This notice will state the new amount, frequency, next drawing date and any other changes to the initial terms.
- If you wish to discuss any changes to the initial terms, please contact us.

Your rights

Changes to the arrangement

If you want to make changes to the drawing arrangements, contact us. These changes may include:

- deferring the drawing; or
- altering the schedule; or
- stopping an individual debit; or
- suspending the DDR; or
- canceling the DDR completely.

Confidentiality

All personal customer information held by us will be kept confidential except that information provided to our financial institution to initiate the drawing to your nominated account.

Disputes

- If you believe that a drawing has been initiated incorrectly, we encourage you to take the matter up directly by contact us.

- 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:
 - o Within 5 business days (for claims lodged within 12 months of the disputed drawing); or
 - o Within 30 business days (for claims lodged more than 12 months after the disputed drawing)

- You will receive a refund of the drawing amount if we can not substantiate the reason for the drawing.

Note: Your financial institution will ask you to contact us to resolve your disputed drawing prior to involving them.

Your commitment to us

It is your responsibility to ensure that:

- your nominated account can accept direct debits (your financial institution can confirm this);
- that on the drawing date there are sufficient cleared funds in the nominated account; and
- that you advise us if the nominated account is transferred or closed.

If your drawing is returned to dishonoured by your financial institution, we may re-draw on your account after four (4) business days, or contact you to arrange alternate payment. Any transaction fees payable by us in respect of the above may be added to your account.

SERVICE AGREEMENT

I hereby confirm that I have read and understand all of the above information regarding the Customer Direct Debit Request (DDR) Service Agreement and request Rhema FM to arrange for funds to be debited from my nominated account accordingly, until further notice.

Please sign and date below and return this page to Rhema FM, PO Box 2000, Dangar NSW 2309

Signed: _____

Dated: _____