



## **DIRECT DEBIT REQUEST SERVICE AGREEMENT**

1. Details of direct debit.
  - Amount to be debited from nominated account: Balance of outstanding account.
  - Frequency of debit: Monthly
  - First payment date: 28<sup>th</sup> day of the month
2. The resident will advise 14 days in advance of any changes to the direct debit arrangements.
3. For matters relating to the direct debit arrangement, the resident will need to:
  - a. For general enquires or disputes regarding the operation of this agreement, the resident should contact the Orana Gardens Ltd on 02 6841 4155 during office hours, Monday to Friday.
  - b. For requests concerning amounts direct debited from the nominated account or to cancel, vary or stop direct debits for a period, should be made in writing outlining the request or issue. Written requests should be addressed;  
C/- Finance Manager  
Orana Gardens Ltd.  
PO Box 4159  
DUBBO EAST NSW 2830
  - c. Residents will be advised in writing of the outcome of their request / enquiry. Any changes will take effect within 14 days of the date of this response.
4. The resident should be aware that:
  - a. Direct debiting through Bulk Electronic Clearing Systems (BECS) is not available on all accounts ; and
  - b. Account details should be checked against a recent statement from your financial institution, if you are in doubt, you should check with your financial institution before completing the drawing authority.

5. It is your responsibility to ensure sufficient cleared funds are in your nominated debiting account when the payments are to be withdrawn.
6. If the due date for the payment falls on a non-working day or a public holiday, the payment will be processed on the next working day. If the resident is in any doubt, please refer to point 3 for further clarifications.
7. For returned unpaid transactions, the following procedures or policy will apply:
  - The Orana Gardens Ltd in the first instance will contact the resident or authorised representative by phone to advise that the nominated account did not contain sufficient cleared funds as at the payment date.
  - If phone contact cannot be made, a written notice will be sent to the resident or authorised representative advising that the nominated account did not contain sufficient cleared funds as at the payment date.
  - Any amounts that remain outstanding due to insufficient funds will be carried forward to the next month and recovered as part of the current months outstanding balance amount.
  - Should a return unpaid transaction occur for three (3) consecutive months, no further direct debit transactions will be attempted. The resident will be required to settle all outstanding amounts by cash or bank cheque prior to any further direct debit transaction being attempted.
  - Residents are advised that as per their residential agreement contracts, a breach of this contract occurs when fees are not paid by their due date. Interest can be charged on any outstanding amounts at the prevailing rate as prescribed by the Department of Health and Ageing.

Fees and charges resulting from returned unpaid transactions:

- Administration fee of \$10.00 (including GST) per returned unpaid transaction event.
8. As per the Orana Gardens Ltd's Privacy Policy all resident records and account details will be kept private and confidential to be disclosed only at the request of the resident or financial institution in connection with a claim made to an alleged incorrect or wrongful debit.
  9. As Orana Gardens, is not aware of the fees and charges that may be applicable by the resident's financial institution on their nominated bank account for direct debit transactions, the Association advises residents that it is their responsibility to contact their financial institution to determine if any fees or charges are applicable. By signing the "Direct Debit Request Form" the resident acknowledges that they have confirmed the applicable fees and charges with their financial institution or have chosen to accept the agreement without seeking the appropriate advice.