

Direct Debit Request Service Agreement

HubHello Pty Ltd

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Overview

This is your Direct Debit Service Agreement with **HubHello Pty Ltd ACN 160 176 018**. 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

- **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 Request Service Agreement between *you* and *us*.
- **banking day** means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.
- **debit day** means the day that payment by *you* to *us* is due.
- **debit payment** means a particular transaction where a debit is made.
- **direct debit request** means the Direct Debit Request between *us* and *you*.
- **us** or **we** means **HubHello**, (the Debit User) *you* have authorised by requesting a *Direct Debit Request*.
- **you** means the customer who has signed or authorised by other means the *Direct Debit Request*.
- **your financial institution** means the financial institution nominated by *you* on the DDR 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. You should refer to the Direct Debit Request and this agreement for the terms of the arrangement between us and *you*.
- 1.2 We will only arrange for funds to be debited from your account as authorised in the Direct Debit Request.

or

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.

- 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.
- 1.4 ‘HUBHELLO CHILDCARE’ for Credit Card or Debit Card debits or ‘HUBHELLO CCARE’ for bank account (BSB and Account Number listed) debits, will appear as the transaction reference on your nominated debiting account statement.

**Please note, your bank or credit card issuer may also apply extra wording on your statement notation such as physical location details eg: ‘Upper Mt Gravatt Qld’*

2. Amendments by us

- 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.

3. Amendments by you

- 3.1 You may change*, stop or defer a debit payment, or terminate this agreement by contacting your service with at least 7 days
or
- 3.2 Arranging it through your own financial institution, which is required to act promptly on your instructions.

*Note: in relation to the above reference to ‘change’, your financial institution may ‘change’ your debit payment only to the extent of advising HubHello of your new account details.

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
- 4.4 It is your obligation to ensure you discuss any/all associated direct debit transaction fees/charges with your service provider.

5. Dispute

- 5.1 If you believe that there has been an error in debiting your account, you should notify HubHello directly and confirm that notice in writing with us 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 in writing 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 in writing.

6. Accounts

You should check:

- (a) with your financial institution whether direct debiting is available from your account as direct debiting is not available through BECS 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; or
 - (b) for the purposes of this agreement (including disclosing information in connection with any query or claim).

8. Notice

- 8.1 If you wish to notify us in writing about anything relating to this agreement, you should write to HubHello at: accounts@hubcareservices.com
- 8.2 We may send notices either electronically to your email address or by ordinary post to the address you have given us.
- 8.3 Any notice will be deemed to have been received on the third banking day after emailing or posting.