

DIRECT DEBIT REQUEST SERVICE AGREEMENT

This Service Agreement and your Direct Debit Request establishes the terms and conditions of your Direct Debit Agreement with ChildCare EasyPay. References to 'we', 'us' and 'our' refer to ChildCare EasyPay, which is part of Zenith Payments Pty Ltd ABN 71 083 359 684.

If you apply for direct debit with payments from a cheque or savings account, you authorise us to debit the payment amount on or around the due date shown on your child care fees statement, or as directed by your child care centre.

If you apply for direct debit with payments from a debit or credit card account, you authorise us to charge your payment amount to the nominated debit or credit card on or around the due date on your child care fees statement, or as directed by your child care centre.

Your responsibilities

It is your responsibility to ensure that your financial institution can support direct debit on your nominated account as direct debiting may not be available on all accounts. You should also ensure the account details provided on your Direct Debit Request are correct by checking them against a recent account statement. If you are uncertain about the accuracy of these details, or how to complete the Direct Debit Request, you should check with your financial institution.

You must ensure that you have sufficient clear funds in your account to honour the payments when they are due and/or processed. If there are insufficient funds, a failed payment fee may apply and you must arrange for the payment to be made by another method or arrange for sufficient funds to be in your account by an agreed time so we can process the payment. The amount of the failed payment fee can be obtained from our website or by calling us. Your financial institution may also charge a fee and/or interest for a failed payment.

Should your debit or credit card details, including card number, type or expiry date, or your bank account details change, please let your child care centre, or us, know at least 5 business days prior to your next payment due date. Failure to do so may result in a failed payment and application of the failed payment fee and other fees.

Your rights

You may alter or cancel this direct debit arrangement, or stop or defer a specific direct debit payment by providing your child care centre, or us, written notice at least 5 business days prior to your next payment due date.

You may also contact your financial institution, which is obliged to act on your instructions.

Our rights

We may cancel this direct debit arrangement at any time and for any reason. This may occur, for example, in the instance of failed or rejected payments, or if we have a reasonable suspicion that fraudulent information has been provided in relation to your direct debit arrangement. We will notify you in writing if this occurs.

We may change any of the terms of this agreement by giving you at least 14 days written notice.

Disputes

You should check your account statement to verify amounts debited from your account are correct. If you believe an error has been made debiting your account, please call us and then confirm your notice in writing. Alternatively, you may contact your financial institution.

If we find that your account has been incorrectly debited, we will arrange for your financial institution to adjust your account (including any interest and charges).

If we find that your account has not been incorrectly debited, we will provide you with reasons and any evidence for our finding.

Confidentiality

We will keep any information (including your account details) in your Direct Debit Request confidential. We will also make reasonable efforts to keep your information secure and to ensure any of our employees or agents who have access to your information do not make any unauthorised use, modification, reproduction or disclosure of that information.

We will only disclose information that we have about you to the extent specifically required by law, or for the purposes of this Direct Debit Agreement (including disclosing information in connection with any query or claim).

Our Privacy Policy is available on our website.

Our contact details

ChildCare EasyPay

Postal address: PO Box 177, Balmain NSW 2041

Email: info@childcareeasypay.com.au

Phone: 1300 108 542

Website: www.childcareeasypay.com.au



ChildCareEasyPay.com.au