

SOUTHERN CROSS PROTECTION DIRECT DEBIT REQUEST

Company Trading Details		
Client Account Number with Southern Cross Protection if existing customer:		
Company Name "You":	ABN:	
Billing Address:		
Suburb:	State:	Postcode:

Your request and authorise Southern Cross Protection Pty Ltd (Debit User) with Direct Debit Request ID 318318 to arrange, through its own financial institution, a debit to your nominated account any amount Southern Cross Protection, has deemed payable to you.

This debit or charge will be made through the Bulk Electronic Clearing System (BECS) from your account held at the financial institution you have nominated below and will be subject to the terms and conditions of the Direct Debit Request Service Agreement.

Complete EITHER Section 1 or Section 2

Section 2 - Credit Card Debit Authority (VISA and MasterCard accepted)	
Credit Card Number: _____ - _____ - _____ - _____	Exp Date (mm/yy): ____ / ____
Name on the credit card:	CCV Number: _____

I request and authorize Southern Cross Protection to arrange for the amount due on the Southern Cross Protection invoice(s) to be debited on or after the due date per the invoice, to be debited from the below credit card. I understand and agree that if the card is rejected or has insufficient funds a fee of \$20 will apply.

Section 1 – Details of Bank Account to be Debited	
Name of Financial Institution:	
Address of Financial Institution:	
BSB:	Acc. Number:
We Authorise and request Southern Cross Protection ABN: 93 094 077 255 to arrange for any amounts which become payable in relation to the account nominated to be debited through the BECS of the nominated bank account listed above. We understand that this will be free of any processing fee. We agree to the terms and conditions (Following Page).	

Signature and Authorisation	
Authorisation	
By signing the form below you agree to the following terms and conditions.	
I/We agree to the terms of the Direct Debit Conditions (following Page) and authorize Southern Cross Protection ABN: ABN: 93 094 077 255 to debit the nominated bank account outlined in Section 1 above or credit card outlined in Section 2 above.	
Name of Signatory: (Print Name)	Signature:
Position/Title	Date:
Secondary Signatory Name: (Print Name)	Signature:
Position/Title	Date:

Completed Forms to be emailed to: ar@sxprotection.com.au or faxed to: 02 9571 5752

OFFICE USE ONLY
Term

Standard Terms and Conditions

Direct Debit Request



Suite 28, 26-32 Pirrama Road, Pyrmont, NSW 2009
Tel: 1300 136 102 ABN: : 93 094 077 255
ar@sxprotection.com.au

This is your Direct Debit Service Agreement with **Southern Cross Protection Pty Ltd, ABN: 93 094 077 255**. 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 (DDR) between us^{4,4Y} and you.

us or we means **Southern Cross Protection Pty Ltd**, (the Debit User) you have authorised by requesting a *Direct Debit Request*.

you or your 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.

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 including the amount and/or frequency of payments at any time by giving you at least fourteen (14) days written notice.

3. Amendments by you

You may change*, stop or defer an individual debit payment, vary any of the details in the DDR, or terminate this agreement by providing us with at least 7 days notification by writing to:

Southern Cross Protection Pty Ltd
Suite 28, 26-32 Pirrama Road
Pyrmont, NSW 2009

or by telephoning us on 1300 136 102 during business hours;

or by emailing ar@sxprotection.com.au with **subject line "Direct Debit Amendment"*****

or 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 us **Southern Cross Protection** 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 advise us immediately if your nominated account is transferred or closed or if your account details change.

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 directly on 1300 136 102 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 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:

Southern Cross Protection,
Suite 28, 26-32 Pirrama Road,
Pyrmont, NSW 2009

8.2 We will notify you by sending a notice to the email in your account with us or postal address you have given us in the *Direct Debit Request*.

8.3 Any notice will be deemed to have been received on the third *banking day* after posting or the day the email was sent.