

Terms and conditions

Definitions;

- (a) *Agreement* means this Direct Debit Service Agreement between you and us.
- (b) *Account* means the account held at your financial institution from which we are authorised for funds to be debited.
- (c) *Banking Day* means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.
- (d) *Direct Debit* means the day that payment by you to us is due.
- (e) *Debit Payment* means a particular transaction where a debit is made.
- (f) *Us or We* means the Harry Perkins Institute of Medical Research (ABN 16 823 190 402), you have authorised by requesting a Direct Debit Request.
- (g) *You* means the customer who has signed or authorised by requesting a Direct Debit Request
- (h) *Direct Debit Request* means the Direct Debit Request between us and you.
- (i) *Your Financial institution* means the financial institution nominated by you on the Direct Debit Request which the account is maintained.

1. How to Contact Us - Enquiries

by telephone 6151 0720 during business hours
by email
in writing the Harry Perkins Institute of Medical Research
Block QQ 6 Verdun Street NEDLANDS WA 6009

We will notify you by sending a notice by post to the address you have given us in the Direct Debit Request. Any notice will be deemed to have been received on the third banking day after posting.

2. Amendments by us

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

You may change, stop or defer a debit payment, or terminate this agreement by contacting us via the above methods of communication.

4. (a) Your obligations

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.

If there are insufficient clear funds in your account to meet a debit payment:

- you may be charged a fee and/or interest by your financial institution;
- you should check your account statement to verify that the amounts debited from your account are correct.

(b) Dispute

If you believe that there has been an error in debiting your account, you should notify us directly on xxxxxxx 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.

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 interests and charges) accordingly. We will also notify you in writing of the amount by which your account has been adjusted.

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 evidence for this finding in writing.

5. Accounts

You should check:

- 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.
- your account details which you have provided to us are correct by checking them against a recent account statement; and
- with your financial institution before completing the Direct Debit Request if you have any queries about how to complete the Direct Debit Request.

6. Confidentiality

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.

We will only disclose information that we have about you:

- to the extent specifically required by law; or
- for the purposes of this agreement (including disclosing information in connection with any query or claim)

7. Debiting your account

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.

We will only arrange for funds to be debited from your account as authorised in the Direct Debit Request.