



WORLD FAMILIES AUSTRALIA INC

ABN 33 361 460 443

Postal Address: PO Box 11 Hope Valley SA 5090 Australia
Facsimile (08) 8264-8861 Telephone (08) 8264-8861 Email groveaog@bigpond.net.
www.worldfamilies.org.au

By signing this document, I/We authorise.....World Families Australia Inc.
Debit User Number...161939.....the Debit User, to debit my/our account, detailed in the Schedule below, with an amount, through the Direct Debit System, I/we must pay you when due under the arrangement between us.

This authority is to remain in force until the Final Payment Date specified or further notice if no Final Payment Date is specified.

The Schedule

Financial Institution Name _____

Address _____

Account Holder/Name _____

BSB Number |_|_|_|_| - |_|_|_|_|_|

Account Number |_|_|_|_|_|_|_|_|_|_|_|

Maximum Debit Amount \$ _____

Frequency Of Debits _____

First Payment Date _____

Final Payment Date _____

Payment Details _____

Signed

PROJECT NUMBER:

DIRECT DEBIT REQUEST SERVICE AGREEMENT

Debit User's name and address: WORLD FAMILIES AUSTRALIA INC.
 PO Box 2130
 KENT TOWN SA 5071

User ID: 161939

You (i.e. the donor to WORLD FAMILIES AUSTRALIA INC.) have entered or are about to enter into an arrangement under which you make payments to us. You want to make those payments by use of the Direct Debit System.

This agreement sets out the terms on which we accept and act under a Direct Debit Request ("your Direct Debit Request") you give us to debit amounts from your account under the Direct Debit System.

Please ensure you keep a copy of this agreement as it sets out certain rights you have against us and certain obligations you have to us due to giving us your Direct Debit Request.

When we are bound by this agreement.

1. We agree to be bound by this agreement when we receive your Direct Debit Request complete with the particulars we need to draw an amount under it.

What we agree and what we can do.

2. We only draw money out of your account in accordance with the terms of your Direct Debit Request.
3. We give you a statement of the amounts we draw under your Direct Debit Request every 3 months.
4. On giving you at least 14 days notice, we may:
 - change our procedures in this agreement;
 - change the terms of your Direct Debit Request; or
 - cancel your Direct Debit Request.
5. By contacting our Office or the Staff Officer for your project, you may ask us to:
 - alter the terms of your Direct Debit Request;
 - defer a payment to be made under your Direct Debit Request;
 - stop a drawing under your Direct Debit Request; or
 - cancel your Direct Debit Request.
6. You may dispute any amount we draw under your Direct Debit Request by making a written submission to us at the address(es) above.
7. We deal with any dispute under clause 6 of this agreement as follows:
 - by acknowledging your written submission;
 - by discussion with you, giving you full access to our financial records;
 - by written communication (if necessary) of our findings in the dispute.
8. If the day on which you must make any payment to us is not a business day, we draw on your account under your Direct Debit Request on the next business day.
9. If your Financial Institution rejects any of our attempts to draw an amount in accordance with your Direct Debit Request we will assume that you wish to cease giving to World Family Australia projects.
10. We will not disclose to any person any information you give us on your Direct Debit Request, which is not generally available, unless:
 - you dispute any amount we draw under your Direct Debit Request and we need to disclose any information relating to your Direct Debit Request or to any amount we draw under it to the Financial Institution at which your account is held or the Financial Institution which sponsors our use of the Direct Debit System or both of them;
 - you consent to that disclosure; or
 - we are required to disclose that information by law.

What you should consider

11. Not all accounts held with a Financial Institution are available to be drawn on under the Direct Debit System.
12. Before you complete your Direct Debit Request, it is best to check account details against a recent statement from your Financial Institution to ensure the details on your Direct Debit Request are completed correctly.
13. It is your responsibility to ensure there are sufficient clear funds available in your account, by the due date on which we draw any amount under your Direct Debit Request, to enable us to obtain payment in accordance with your Direct Debit Request.
14. We request you to direct:
 - all requests to stop or cancel your Direct Debit Request to us initially; and
 - all enquiries relating to any dispute under Clause 4 of this agreement to us initially.

WORLD FAMILIES AUSTRALIA INC.