

Direct Debit Service Agreement – Terms and Conditions

Debiting your account

1. We will debit your account in accordance with your Direct Debit Request. The debits will relate to fees, chargebacks, costs and other amounts owing to Worldline Australia Pty Ltd (ANZ Worldline Payment Solutions), which are payable by you in accordance with the terms of your Merchant Agreement.
2. If the due date for your Direct Debit Request falls on a weekend or a public holiday, we will process it on the next business day.

Changing your Direct Debit Request

3. We will give you at least 14 days' notice if we need to change your direct debit arrangements.
4. It is a requirement of the ANZ Worldline Payment Solutions General Conditions that You, as a merchant, maintain a Merchant Account for the term of the Merchant Agreement and that if the Merchant Account is held with a financial institution other than ANZ, that You must provide ANZ Worldline Payment Solutions with a properly completed direct debit authority. As such, you may only change, stop, or terminate this Direct Debit Service Agreement by either completing a change of bank account request or by terminating your Merchant Agreement with ANZ Worldline Payment Solutions.



To change your bank account, please contact ANZ Worldline Payment Solutions at **1800 039 025**.



To terminate your Merchant Agreement, please contact ANZ Worldline Payment Solutions on **1800 039 025**.

What you need to do

5. You should ensure that your account can accept Direct Debit Requests as not all accounts do.
6. You should ensure that there are sufficient clear funds in your account to allow the Direct Debit Request to be paid by your financial institution.
7. If your Direct Debit Request is dishonoured or returned unpaid by your financial institution for any reason:
 - (i) You may be charged a fee and/or interest by your financial institution;
 - (ii) You may incur fees, charges and/or interest imposed by us; and
 - (iii) 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 Direct Debit Request.

Disputes

8. If you believe that there has been an error in debiting your account, please contact ANZ Worldline Payment Solutions on 1800 039 025 and we will arrange for your disputed transaction to be investigated. Alternatively, you can take this up with your financial institution.
9. If our investigations show that your account has been incorrectly debited, we will arrange for your financial institution to adjust your account accordingly. We will also notify you of the amount by which your account has been adjusted.
10. If our investigations show that your account has not been incorrectly debited, we will let you know the reasons and any evidence for this finding.

Privacy

11. We collect the information on this form in order for us to manage your Direct Debit Request and will keep these details private except to the extent it is required to process direct debit transactions. Please refer to the ANZ Worldline Payment Solutions General Conditions for further information on how we use, collect and store your information.

Direct Entry User IDs

12. All direct entry fee and charges will appear as per the below for your nominated bank account:

635919 – Worldline Australia Pty Ltd

Definitions

"You" means the customer or merchant who signed the Direct Debit Request;

"Us" and "We" and "Our" means ANZ Worldline Payment Solutions.

All other capitalised terms have the meaning given to them in your Merchant Agreement.