



Direct Debit Service Agreement

Kurri Kurri Community Services Ltd
 251 Lang Street
 KURRI KURRI NSW 2327
 Tel: 4937 4555
 Email:directdebit@kkcc.com.au

Service Agreement for the operation of Direct Debit facilities via IntegraPay Kurri Kurri Community Services Ltd ('KKCS')

<p>How does the Direct Debit payment facility work?</p>	<p>When you set up a Direct Debit, you are allowing KKCS as your service provider to automatically withdraw money from your nominated bank account to make your scheduled loan repayments.</p> <p>In order to establish a Direct Debit arrangement with KKCS you need to complete and sign our Direct Debit Request (DDR).</p> <p>This Service Agreement outlines the terms and conditions and our mutual rights and responsibilities under the Direct Debit agreement between you and KKCS.</p>
<p>What does KKCS deduct money for?</p>	<p>Under the terms of your arrangements with KKCS we will provide you with services and supports over time. These will be invoiced to you in the normal course of business and clearly marked as payable under the terms of our Direct Debit Agreement.</p> <p>Our usual terms of business require payment within 14 days of invoice however under your Client Contribution Agreement we have agreed to repayment of this amount by fixed, regular instalment payments. Under this Direct Debit agreement these amounts will be deducted from your nominated bank account automatically as per our agreed schedule for repayment.</p>
<p>How much does KKCS deduct from my bank account?</p>	<p>KKCS will deduct regular loan repayment instalments as agreed under our Client Contribution Agreement for our home modification services.</p> <p>Once this direct debit arrangement has been established KKCS will send you a schedule of the loan repayment amounts with the dates that the funds are to be deducted from your account</p>
<p>When will the money be deducted from my bank account?</p>	<p>We will process a Direct Debit against your account in accordance with the loan repayment schedule.</p> <p>You are responsible for ensuring that there are sufficient funds available in your nominated bank account to cover the full amount of the instalment payment due at this time. Should the Direct Debit be declined by your bank due to insufficient funds, we will recover any costs imposed on us by the Bank in a subsequent Direct Debit.</p>
<p>What if I do not agree with the amount to be deducted from my account?</p>	<p>Should you wish to make changes to this agreement (for eg. by changing your bank account for deduction of the instalment payments), please provide us with at least 5 business days written notice to provide us with sufficient time to process these changes.</p> <p>The quickest way to do this is via email to directdebit@kkcc.com.au including details of your change request. Alternatively you can write to us at PO Box 473, Kurri Kurri. NSW 2327 or fax 4937 2974.</p>

<p>What if I decide that I no longer want to make my payments by Direct Debit?</p>	<p>You can submit a request to cancel your Direct Debit arrangement with KKCS in writing. Please provide at least 5 working days prior to the due date for your next Direct Debit to ensure we have sufficient time to adjust our systems accordingly. Please also provide details of your alternative instalment payment arrangements for approval.</p> <p>Alternatively you can stop an individual payment or the Direct Debit arrangement entirely by contacting the financial institution where your nominated bank account is held.</p>
<p>What are KKCS' obligations under the Direct Debit agreement?</p>	<p>It is our obligation to:</p> <ul style="list-style-type: none"> • Give you at least 14 days' notice of any changes to the Direct Debit agreement including changes to any predetermined monthly payment amounts where the arrangement is in relation to a loan repayment. • Keep information relating to your nominated bank account confidential except for the purpose of the operation of the Direct Debit facility.
<p>What are my obligations to KKCS under a Direct Debit agreement?</p>	<p>It is your obligation to:</p> <ul style="list-style-type: none"> • Ensure that your nominated bank account can process Direct Debits and that there are sufficient clear funds to enable payments due under the DDR • Advise us as soon as possible if your nominated bank account changes for any reason • Arrange an alternative method of payment for amounts due to KKCS should a Direct Debit payment be declined for any reason • Ensure that all account holders on the nominated account sign the DDR
<p>Where do I get further information?</p>	<p>Should have any further concerns or questions in relation to the operation of a Direct Debit agreement we encourage you to contact your financial institution or our Finance team on 4937 4555.</p>