

Oceanic Waterbabies

Variable Direct Debit Request Authorisation (DDRA) – Credit/Debit Card

Terms & Conditions

Customer Direct Debit Request Authorisation (DDRA) Service Agreement

This is your Direct Debit Service Agreement with OCEANIC WATERBABIES PTY LTD

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.

Debiting *your account*

By signing a *DDRA* or by providing *us* with a valid instruction, *you* have authorised *us* to arrange for funds to be debited from your *credit/debit card account*. *You* should refer to the *DDRA* 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 *DDRA*.

Amendments by *us*

*We may vary any details of this agreement or a DDRA at any time by giving you at least **fourteen (14) days** written notice.*

Amendments by *you*

You may change details, stop or defer a debit payment or terminate this agreement by

1. Providing *us* with a written notification at least **3 business days prior** to the scheduled payment date.

Post: 1 Darlot Avenue, Success, WA, Australia 6164 or email enrolment@waterbabies.com.au

OR

- 1 Contact our office on 08 9498 7700 during our business hours at least **3 business days prior** to the scheduled payment date and speaking directly with an administrator to arrange your request. (**Answering machine messages will not be accepted**).

Please note: We will confirm receipt of your written notification within 2 business days. If you have not received confirmation from us please contact our office immediately.

Your obligations

It is *your* responsibility to ensure that there are sufficient clear funds available in *your credit/debit card account* to allow a *debit payment* to be made in accordance with the *DDRA*. *You* must notify *us* immediately of any changes to your nominated account.

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

- *you will* incur fees or charges imposed or incurred by *us*; and
- *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*.

Dispute

If *you* believe that there has been an error in debiting *your account*, *you* should notify *us* directly on 08 9498 7700 during our business hours and confirm that notice in writing with *us* as soon as possible so that *we* can resolve your query more quickly. If *we* conclude as a result of our investigations that *your account* has been incorrectly debited *we* will notify *you* 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 any evidence for this finding.

Confidentiality

We will keep any information (including *your account* details) in your *DDRA* 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 queries or claims).

Please contact us if you have any queries relating to this Direct Debit Request Authorisation.

Thank you.