

<p>4. <u>Your obligations</u></p>	<p>a. It is <i>your</i> responsibility to ensure that there are sufficient clear funds available in <i>your</i> account to allow a <i>debit payment</i> to be made in accordance with the <i>Direct Debit Request</i>.</p> <p>b. If there are insufficient clear funds in <i>your</i> account to meet a <i>debit payment</i>:</p> <ul style="list-style-type: none"> i. <i>you</i> may be charged a fee and/or interest by <i>your financial institution</i>; ii. <i>you</i> may also incur fees or charges imposed or incurred by <i>us</i>; and iii. <i>you</i> must arrange for the <i>debit payment</i> to be made by another method or arrange for sufficient clear funds to be in <i>your</i> account by an agreed time so that we can process the <i>debit payment</i>. <p>c. You should check <i>your</i> account statement to verify that the amounts debited from <i>your</i> account are correct.</p>
<p>5. <u>Disputes</u></p>	<p>a. If you believe there has been an error in debiting <i>your</i> account, you should notify us directly on 03 8354 6800 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.</p> <p>b. If we conclude as a result of our investigations that <i>your</i> account has been incorrectly debited we will respond to <i>your</i> query by arranging for <i>your financial institution</i> to adjust <i>your</i> account (including interest and charges) accordingly. We will also notify you in writing of the amount by which <i>your</i> account has been adjusted.</p> <p>c. If we conclude as a result of our investigations that <i>your</i> account has not been incorrectly debited we will respond to <i>your</i> query by providing <i>you</i> with reasons and any evidence for this finding in writing.</p>
<p>6. <u>Accounts</u></p>	<p>You should check:</p> <ul style="list-style-type: none"> i. with <i>your financial institution</i> whether direct debiting is available from <i>your</i> account as direct debiting is not available through BECS on all accounts offered by financial institutions. ii. <i>your</i> account details which <i>you</i> have provided to us are correct by checking them against a recent account statement; and iii. with <i>your financial institution</i> before completing the <i>Direct Debit Request</i> if <i>you</i> have any queries about how to complete the <i>Direct Debit Request</i>.
<p>7. <u>Confidentiality</u></p>	<p>a. We will keep any information (including <i>your</i> account details) in <i>your Direct Debit Request</i> 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.</p> <p>b. We will only disclose information that we have about <i>you</i>:</p> <ul style="list-style-type: none"> i. to the extent specifically required by law; or ii. for the purposes of this agreement (including disclosing information in connection with any query or claim).
<p>8. <u>Notice</u></p>	<p>c. If <i>you</i> wish to notify <i>us</i> in writing about anything relating to this agreement, you should write to:</p> <p>Online Power & Gas - PO Box 13293, Law Courts VIC 8010</p> <p>d. We may send notices either electronically to your email address or by ordinary post to the address <i>you</i> have given us.</p> <p>e. Any notice will be deemed to have been received on the third <i>banking day</i> after emailing or posting.</p>



Request and Authority to debit the account named below to pay
Online Power & Gas Pty Ltd - APCA ID 406105

Request and Authority to debit

Your Surname or company name

Your Given names or ABN/ARBN "you"

request and authorise **Online Power & Gas Pty Ltd (ID: 406105)** to arrange, through its own financial institution, a debit to your nominated account any amount **Online Power & Gas Pty Ltd** has deemed payable by you. This debit or charge will be made though the Bulk Electronic Clearing System (BECS) from your account held at the financial institution you have nominated below and will be subject to the terms and conditions of the Direct Debit Request Service Agreement.

Insert the name and address of financial institution at which your account is held

Financial institution name

Address

Insert details of bank account or credit card to be debited

Name/s on account

BSB number (Must be 6 digits) -

Account number

Visa or Master Card Details:

Name on Card

Card Number

Card Expiry /

CVV

Acknowledgement

By signing and/or providing us with a valid instruction in respect to your Direct Debit Request, you have understood and agreed to the terms and conditions governing debit arrangements between you and **Online Power & Gas** as set out in this Request and in your Direct Debit Request Service Agreement.

Insert your signature and address

Signature

Date

Name

Position

(if signing for a company, sign and print full name and capacity for signing eg. Director)

Address

Online Power & Gas

PO Box 13293
Law Courts VIC 8010

Ph: 03 8354 6800



Direct Debit Request (DDR)

*Second account
signatory (if required)*

Signature

Date

Name

Position

(if signing for a company, sign and print full name and capacity for signing eg. Director)

Address

This is your Direct Debit Service Agreement with **Online Power & Gas Pty Ltd (ID:406105) ABN: 95 164 285 634**. 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. Please keep this agreement for future reference. It forms part of the terms and conditions of your Direct Debit Request (DDR) and should be read in conjunction with your DDR authorisation.

<p>Definitions</p>	<p>account means the account held at <i>your financial institution</i> from which we are authorised to arrange for funds to be debited.</p> <p>agreement means this Direct Debit Request Service Agreement between you and us.</p> <p>banking day means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.</p> <p>debit day means the day that payment by <i>you</i> to us is due.</p> <p>debit payment means a particular transaction where a debit is made.</p> <p>direct debit request means the Direct Debit Request between <i>us</i> and <i>you</i>.</p> <p>us or we means Online Power & Gas Pty Ltd, (the Debit User) <i>you</i> have authorised by requesting a <i>Direct Debit Request</i>.</p> <p>you means the customer who has signed or authorised by other means the <i>Direct Debit Request</i>.</p> <p>your financial institution means the financial institution nominated by <i>you</i> on the DDR at which the <i>account</i> is maintained.</p>
<p>1. <i>Debiting your account</i></p>	<p>1.1 By signing a <i>Direct Debit Request</i> or by providing us with a valid instruction, <i>you</i> have authorised us to arrange for funds to be debited from <i>your account</i>. You should refer to the <i>Direct Debit Request</i> and this <i>agreement</i> for the terms of the arrangement between us and <i>you</i>.</p> <p>1.2 We will only arrange for funds to be debited from <i>your account</i> as authorised in the <i>Direct Debit Request</i>.</p> <p>or</p> <p>We will only arrange for funds to be debited from <i>your account</i> if we have sent to the address nominated by <i>you</i> in the <i>Direct Debit Request</i>, a billing advice which specifies the amount payable by <i>you</i> to us and when it is due.</p> <p>1.3 If the <i>debit day</i> falls on a day that is not a <i>banking day</i>, we may direct <i>your financial institution</i> to debit <i>your account</i> on the following <i>banking day</i>. If <i>you</i> are unsure about which day <i>your account</i> has or will be debited you should ask <i>your financial institution</i>.</p>
<p>2. <i>Amendments by us</i></p>	<p>2.1 We may vary any details of this <i>agreement</i> or a <i>Direct Debit Request</i> at any time by giving <i>you</i> at least fourteen (14) days written notice.</p>
<p>3. <i>Amendments by you</i></p>	<p>2.2 You may change*, stop or defer a debit payment, or terminate (cancel) this agreement at any time by providing us with at least 5 days notification by writing to:</p> <p>Online Power & Gas PO Box 13293, Law Courts VIC 8010</p> <p>or</p> <p>by telephoning us on 03 8354 6800 during business hours;</p> <p>or</p> <p>arranging it through your own financial institution, which is required to act promptly on your instructions.</p> <p>*Note: in relation to the above reference to 'change', your financial institution may change your debit payment only to the extent of advising us Online Power & Gas Pty Ltd of your new account details.</p>