



EZY Debit Request Service Agreement

Definitions	<p>Account means the account held at your financial institution from which we are authorised to arrange for funds to be debited.</p> <p>Agreement means this EZY Debit Request Service Agreement between you and us.</p> <p>Business day means a day other than a Saturday or Sunday or a national public holiday.</p> <p>Debit day means the day that payment by you to us is due.</p> <p>Debit payment means a particular transaction where a debit is made.</p> <p>EZY Debit Request means the EZY Debit Request between you and us</p> <p>Us or We means Hunter United Credit Union you have authorised by signing a EZY Debit Request or completing an online request through the internet banking facility.</p> <p>You means the customer who signed the EZY Debit Request.</p> <p>Your financial institution is the financial institution where you hold the account that you have authorised us to arrange to debit.</p>
Debiting your account	<p>By signing a EZY Debit Request or completing an online request through the internet banking facility you have authorised us to arrange for funds to be debited from your account. You should refer to the EZY Debit Request 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 EZY Debit Request. If the debit day falls on a day that is not a business day, we may direct your financial institution to debit your account on the following business day. If you are unsure about which day your account has or will be debited you should ask your financial institution. Funds will be cleared for access from your Hunter United account by 5 pm on the next business day if your instructions are received and accepted by us prior to 3pm.</p>
Changes by us	<p>We may vary any details of this Agreement or a Direct Debit Request at any time by giving you at least fourteen (14) days' written notice.</p>
Changes by you	<p>If you wish to stop or defer a debit payment, you must notify us in writing at 5 working days before the next debit day. This notice should be given to us in the first instance. You may cancel your authority for us to debit your account at any time by giving us 5 working days notice in writing before the next debit day. This notice should be given to us in the first instance. You may change the arrangement (but not stop, defer or cancel) under a Direct Debit Request by telephoning us on 02 4941 3888.</p>
Your obligations	<p>It is your responsibility to ensure that there are sufficient clear funds available in your account to allow a debit payment to be made in accordance with the EZY Debit Request. If there are insufficient funds in your account to meet a debit payment you will be charged a fee by Hunter United Credit Union (refer to the Hunter United Credit Union fees and charges brochure) you may also 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. You should check your account statement to verify that the amounts debited from your account are correct. If Hunter United Credit Union is liable to pay goods and services tax (GST) on a supply made by Hunter United Credit Union in connection with this Agreement, then you agree to pay Hunter United Credit Union on demand an amount equal to the consideration payable for the supply multiplied by the prevailing GST rate.</p>
Disputes	<p>If you believe that there has been an error in debiting your account, you should notify us directly on (02) 4941 3888 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 request your financial institution to adjust your account (including interest and charges) accordingly. We will also notify you in writing 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 provide you with reasons and any evidence for this finding. Any queries you may have about an error made in debiting your account should be directed to us in the first instance so that we can attempt to resolve the matter between you and us. If we cannot resolve the matter you can still refer it to your financial institution which will obtain details from you of the disputed transaction and may lodge a claim on your behalf.</p>
Accounts	<p>You should check with your financial institution whether direct debiting is available from your account as direct debiting is not available on all accounts offered by financial institutions; your account details which you have provided to us are correct by checking them against a recent account statement; and with your financial institution before completing the EZY Debit Request if you have any queries about how to complete the EZY Debit Request.</p>
Confidentiality	<p>We will keep any information (including your account details) in your EZY Debit Request 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 query or claim).</p>
Notice	<p>If you wish to notify us in writing about anything relating to this Agreement you should write to Hunter United Credit Union PO BOX 851 NEWCASTLE 2300. We will notify you by sending a notice in the ordinary post to your membership address. Any notice will be deemed to have been received two business days after it is posted</p>