



Hunter United
Customer Owned Banking

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 throughout Australia.</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 written request between you and us to debit your funds from your account.</p> <p>Us or we means Hunter United Employees' Credit Union Ltd ('Hunter United'), the Debit User, you have authorised by requesting a EZY Debit Request.</p> <p>You means the customer who authorised the EZY Debit Request.</p> <p>Your financial institution is the financial institution where you hold the account that you have authorised us to debit.</p>
Debiting your account	<ul style="list-style-type: none"> • By submitting an EZY Debit Request, you have authorised us to arrange for funds to be debited from your account. The EZY Debit Request and this Agreement set out 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 OR we will only arrange for funds to be debited from your account if we have sent to the address nominated by you in the Ezy Debit Request which specifies the amount payable by you to us and when it is due. • 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.
Changes by us	<p>We may vary any details of this Agreement or an Ezy Debit Request at any time by giving you at least fourteen (14) days' written notice.</p>
How to cancel or change direct debits	<p>You can cancel or suspend the EZY Debit Request; or change, stop or defer a debit payment, at any time by giving us at least 5 working days' notice before the next debit day. This notice should be given to us in the first instance. To do so, contact us at enquiry@hunterunited.com.au or by telephoning us on 02 4941 3888. You can also contact your own financial institution, which must act promptly on your instructions.</p>
Your obligations	<ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • you may be charged a fee and/or interest your financial institution • We may charge you reasonable costs incurred by us on account of there being insufficient funds; 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.
Disputes	<ul style="list-style-type: none"> • If you believe that there has been an error in debiting your account, you should notify us directly on enquiry@hunterunited.com.au or (02) 4941 3888. Alternatively, you can contact your financial institution for assistance. • If we conclude, as a result of our investigations, that your account has been incorrectly debited we will respond to your query by arranging within a reasonable period for 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 respond to your query by providing you with reasons and any evidence for this finding in writing.
Accounts	<p>You should check:</p> <ul style="list-style-type: none"> • 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.
Confidentiality	<ul style="list-style-type: none"> • 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)
Notice	<ul style="list-style-type: none"> • If you wish to notify us in writing about anything relating to this Agreement you should write to Hunter United PO BOX 851 NEWCASTLE 2300. • We will notify you by sending a notice in the ordinary post to your address noted on your account. Any notice will be deemed to have been received two business days after sending.