

## Direct Debit Request Service Agreement (DDRSA)

- 1 By signing the Direct Debit Request, you authorise NRMA to debit funds from the nominated account in accordance with the Agreement.
- 2 We will advise you 14 days in advance of any changes to the Terms and Conditions of the Direct Debit Request Service Agreement.
- 3 If you want to make changes to Direct Debit arrangements such as: cancellation, amount alteration, suspension, deferment, , or to investigate or dispute a previous payment, you should:
  - (a) Contact NRMA on 13 11 22 or Business Motoring on 1300 369 349

### And

- (b) Allow for 14 days for the amendments to take effect
  - (c) Allow 14 days for NRMA to respond to a dispute
- If our investigations show that your Account has been incorrectly debited, we will arrange for the Financial Institution to adjust your Account accordingly. We will also notify you in writing of the amount by which your Account has been adjusted. If, following our investigations, we believe on reasonable grounds, that your Account has been correctly debited, we will respond to your query by providing you with reasons and copies of any evidence for this finding.

If we cannot resolve the matter, please contact your Financial Institution, which will obtain details from you of the disputed payment and may lodge a claim on your behalf.

- 4 Please be aware that:
  - (a) direct debiting through the Bulk Electronic Clearing System (BECS) is not available on all accounts; and
  - (b) You should check your Account details (including the Bank State Branch (BSB) number) directly against a recent statement from your Financial Institution.

If you are in any doubt, please check with your Financial Institution before completing the drawing authority.

- 5 It is your responsibility to ensure that:
  - (a) sufficient cleared funds are in the Account when the payments are to be drawn;
  - (b) the authorisation to debit the Account is in the same name as the Account signing instruction held by the Financial Institution where the Account is held;
  - (d) suitable arrangements are made if the direct debit is cancelled:
    - by yourself;
    - by your Financial Institution; or

- For any other reason.

- 6 If the due date for payment falls on a day other than a Banking Business Day, the payment will be processed on the next Banking Business Day. If you are uncertain when the payment will be debited from your Account, please check with your Financial Institution.
- 7 For returned unpaid transactions, the following procedures or policies will apply:
  - (a) we treat the payment as if it was never made;
  - (b) services may be suspended until the outstanding charges are paid; and/or
  - (c) A fee may be applied for drawings that are returned unpaid. We reserve the right to cancel the Direct Debit Request at any time if drawings are returned unpaid by your Financial Institution.
- 8 All Customer records and Account details will be kept private and confidential to be disclosed only at your request or at the request of the Financial Institution in connection with a claim made to correct/investigate an alleged incorrect or wrongful debit or otherwise as required by law.
- 9 If any provision of this DDRSA is found to be illegal, void or unenforceable for unfairness or any other reason (for example, if a court or other tribunal or authority declares it so), the remaining provisions of this DDRSA will continue to apply to the extent possible as if the void or unenforceable provision had never existed.
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  - (a) If you wish to notify us in writing about anything relating this agreement, you should write to:  
NRMA - Product Support  
126 Erina St, Gosford, NSW 2250
  - (b) We may send notices either electronically to your email address or by ordinary post to the address you have given us;
  - (c) Any notice will be deemed to have been received on the third banking day after emailing or posting.

### Definitions

Unless otherwise defined, a term defined in the Agreement has the same meaning when used in this DDRSA and:

**Account** means the account nominated in the Direct Debit Request, held at your Financial Institution from which we are authorised to arrange for funds to be debited;

**Agreement** means the Terms and Conditions (including BPAY), including the schedules to those Terms and Conditions, as amended from time to time;

**Direct Debit Request** means the Direct Debit Request between us and you as amended from time to time;

**Financial Institution** is the financial institution where you hold the account nominated in your Direct Debit Request as the account from which we are authorised to arrange for funds to be debited;

**We** means National Roads and Motorists' Association Limited

**You** means the Member/s or customer/s who signed the Direct Debit Request.