

Direct Debit Request Form



**Master
Builders**

The Direct Debit Request form enables Master Builders to take monthly debits from your account in payment of your membership fees as requested. Debits are taken on the 15th of every month (or first working days after, if this day falls on a weekend or public holiday).

Calculating the monthly payment

The amount of each monthly repayment is calculated based on the number of months until the end of your membership period, from the time we receive the authority to debit.

An example based on membership that runs Jan 09 – Dec 09 for \$1,012

Example 1 – if the form is returned to us by 15 February, then there are 11 months remaining to pay these funds. That would equate to a monthly debit of: $(\$1,012 / 11) = \92 per month.

Example 2 – if the form is returned after 15 February, then only 10 months remain. That would equate to a monthly debit of: $(\$594 / 10) = \59.40 per month.

Direct Debit Authorisation (DDA)

I/We authorise Card Access Services Pty Ltd (ABN: 73 009 235 002) (Debit User ID: 279057) to debit my/our nominated account at the financial institution shown below on behalf of Queensland Master Builders Association in accordance to the debit schedule specified below.

1. Personal Details (Person who is responsible for the account)

Name:		
Address:		
Suburb:	State:	Postcode:
Mobile:	Phone:	Fax:
Email:		

2. Credit Card Details

<input type="checkbox"/> Visa	<input type="checkbox"/> Mastercard	Card number: <input type="text"/>
Card holder's name:		Expiry date: <input type="text"/> / <input type="text"/>
Card holder's signature:		Date:

3. Bank Account Details

Financial Institution:	Branch:
Account Name(s):	
BSB No.: <input type="text"/> - <input type="text"/>	Account No.: <input type="text"/>

4. Debit Schedule

Commencing (date):	Please debit AUD: \$	<input type="checkbox"/> One off Payment	<input type="checkbox"/> Monthly	<input type="checkbox"/> Quarterly
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5. Authorisation

Signatory of Nominated Account:	Date:
Joint Signatory of Nominated Account:	Date:

Acknowledgment

By signing this Direct Debit Request you acknowledge having read and understood the terms and conditions governing the debit arrangements between you and Queensland Master Builders Association as set out in this Request and in your Direct Debit Request Services Agreement.

Privacy Statement

Queensland Master Builders Association is committed to protecting your privacy and the confidentiality and security of personal information provided by you to us. The information you provide is necessary to process your Direct Debit form, which may include updating your records form, time to time. The information will be used to contact you via phone, fax, direct mail, email or SMS in the event your payment is not honoured.

DIRECT DEBIT REQUEST – SERVICE AGREEMENT

DEFINITIONS

<i>account</i>	means the <i>account</i> held at <i>your financial institution</i> from which <i>we</i> are authorised to arrange for funds to be debited.
<i>agreement</i>	means this <i>Direct Debit Request Service Agreement</i> between <i>you</i> and <i>us</i> .
<i>business day</i>	means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.
<i>debit day</i>	means the day that payment by <i>you</i> to <i>us</i> is due.
<i>debit payment</i>	means a particular transaction where a debit is made.
<i>direct debit request</i>	means the <i>Direct Debit Request</i> between <i>us</i> and <i>you</i> .
<i>us or we</i>	means Queensland Master Builders Association (User ID number 193185) <i>you</i> have authorised by signing a <i>direct debit request</i> .
<i>you</i>	means the customer who signed the <i>direct debit request</i> .
<i>your financial institution</i>	is the <i>financial institution</i> where <i>you</i> hold the <i>account</i> that <i>you</i> have authorised <i>us</i> to arrange to debit.

1. Debiting your account

- 1.1 By signing a *direct debit request*, *you* have authorised *us* to arrange for funds to be debited from *your account*. *You* should refer to the *direct debit request* and this agreement for the terms of the arrangement between *us* and *you*.
- 1.2 *We* will only arrange for funds to be debited from *your account* as authorised in the *direct debit request*.
- 1.3 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*.
- 1.4 This direct debit will automatically continue for the minimum membership term and then year by year unless cancelled in writing with four (4) weeks notice.

2. Changes by us

- 2.1 *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.
- 2.2 Master Builders may at any time AFTER the end of the initial membership term, upon sending written notice to the customers last known address and giving fourteen (14) days notice, increase the instalment amount. If the customer wishes to terminate the membership as a result of this increase the member must notify Master builders in writing as per clause 3.3.

3. Changes by you

- 3.1 Subject to 3.2 and 3.3, *you* may change the arrangements under a *direct debit request* by contacting *us* on (07) 3225 6444.
- 3.2 If *you* wish to stop or defer a *debit payment* *you* must notify *us* in writing at least fourteen (14) days before the next *debit day*. This notice should be given to *us* in the first instance.
- 3.3 *You* may also cancel *your* authority for *us* to debit *your account* at any time by giving *us* fourteen (14) days notice in writing before the next *debit day*. This notice should be given to *us* in the first instance.

4. Your obligations

- 4.1 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 *direct debit request*.
- 4.2 It is your responsibility to ensure that on the due date there are sufficient funds available in your nominated account to meet the *direct debit payment*. Should your payment be dishonoured Master Builders will debit *you* an additional \$10 with your next payment and may, if *we* have not received instructions to the contrary from *you*, debit the current and overdue payments on the same day. Master Builders may debit other fees or costs involved with debt collection.
- 4.3 *You* should check *your account* statement to verify that the amounts debited from *your account* are correct.
- 4.4 If Queensland Master Builders Association is liable to pay goods and services tax ("GST") on a supply made in connection with this agreement, then *you* agree to pay Queensland Master Builders Association on demand an amount equal to the consideration payable for the supply multiplied by the prevailing GST rate.

5. Dispute

- 5.1 If *you* believe that there has been an error in debiting *your account*, *you* should notify *us* directly on (07) 3225 6444 and confirm that notice in writing with *us* as soon as possible so that *we* can resolve *your* query more quickly.
- 5.2 If *we* conclude as a result of our investigations that *your account* has been incorrectly debited *we* will respond to *your* query by arranging 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.
- 5.3 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.
- 5.4 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 *us* and *you*. 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.

6. Accounts

You should check:

- (a) 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*.
- (b) *your account* details which *you* have provided to *us* are correct by checking them against a recent *account* statement; and
- (c) with *your financial institution* before completing the *direct debit request* if *you* have any queries about how to complete the *direct debit request*.

7. Confidentiality

- 7.1 *We* will keep any information (including *your account* details) in *your direct 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.
- 7.2 *We* will only disclose information that *we* have about *you*:
 - (a) to the extent specifically required by law; or
 - (b) for the purposes of this agreement (including disclosing information in connection with any query or claim).

8. Notice

- 8.1 If *you* wish to notify *us* in writing about anything relating to this agreement, *you* should write to Queensland Master Builders Association, 417 Wickham Tce, Brisbane 4000.
- 8.2 *We* will notify *you* by sending a notice in the ordinary post to the address *you* have given *us* in the *direct debit request*.
- 8.3 Any notice will be deemed to have been received two *business days* after it is posted.