



Ledgestone Pty Ltd
Locked Bag 5014 Alexandria NSW 2015
ABN 75133909734 | CAPI Licence 409873309
Ph 1300 317 595 | F 02 8244 1998
accounts@ledgestone.com.au
www.ledgestone.com.au

Direct Debit Request (DDR)

*Request and Authority to debit the account named below to pay
Ledgestone Pty Ltd via (Debitsuccess APCA ID 184-534)*

Please note there is a \$10.00 establishment fee and a 5% surcharge on each payment or a minimum of 50¢ should the payment be less than \$10.00.

Request and Authority to debit	Reference number (Must be 7 digits) <input type="text"/> Your Full name or company name <input type="text"/> request and authorise Ledgestone Pty Ltd (Debitsuccess APCA ID 184-534) to arrange, through its own financial institution, a debit to your nominated account any amount Ledgestone Pty Ltd has deemed payable by <i>you</i> . Total amount Payable \$ <input type="text"/> Instalment Amount \$ <input type="text"/> Frequency (Weekly /Fortnightly) <input type="text"/> First Payment Date <input type="text"/> This debit or charge will be made through 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.
Name and address of your financial institution	Financial institution name <input type="text"/>
Insert details of account to be debited	Name/s on account <input type="text"/> BSB number (Must be 6 digits) <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> Account number <input type="text"/>
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 Ledgestone Pty Ltd which are available via post or email upon request or at www.ledgestone.com.au/pay
Insert your signature and address	Signature <input type="text"/> Date <input type="text"/> Name (position if company) <input type="text"/> <i>(if signing for a company, sign and print full name and capacity for signing e.g. Director)</i> Address <input type="text"/>
Second account signatory (if required)	Signature <input type="text"/> Date <input type="text"/> Name (position if company) <input type="text"/> <i>(if signing for a company, sign and print full name and capacity for signing e.g. Director)</i> Address <input type="text"/>



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Direct Debit Request Service Agreement

This is your Direct Debit Service Agreement with **Ledgestone Pty Ltd (ABN 75133909734)** via (**Debitsuccess APCA ID 184-534**). 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.

Definitions	<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 <i>you</i> and <i>us</i>.</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 <i>us</i> 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 Ledgestone 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>
1. Debiting your account	<p>1.1 By signing a <i>Direct Debit Request</i> or by providing <i>us</i> with a valid instruction, <i>you</i> have authorised <i>us</i> to arrange for funds to be debited from <i>your account</i>. <i>You</i> should refer to the <i>Direct Debit Request</i> and this <i>agreement</i> for the terms of the arrangement between <i>us</i> and <i>you</i>.</p> <p>1.2 This service incurs a one off \$10.00 establishment fee and a 5% surcharge on each payment drawn, or a minimum of 50¢ should the payment be less than \$10.00.</p> <p>1.3 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 <i>us</i> and when it is due.</p> <p>1.4 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>
2. Amendments by us	<p>2.1 We may vary any details of this <i>agreement</i> or a <i>Direct Debit Request</i> at anytime by giving <i>you</i> at least 14 days written notice.</p>
3. Amendments by you	<p>3.1 You may change, stop or defer a debit payment, or terminate (cancel) this agreement at any time by providing us with at least 14 days notification by writing to:</p> <p>Ledgestone Pty Ltd Locked Bag 5014, Alexandria NSW 2015 or accounts@ledgestone.com.au or by telephoning us on 1300 317 595 during business hours 8:30am to 5:00pm Monday - Friday</p>
4. Your obligations	<p>4.1 It is <i>your</i> responsibility to ensure that there are sufficient clear funds available in <i>your account</i> to allow a <i>debit payment</i> to be made in accordance with the <i>Direct Debit Request</i>.</p> <p>4.2 If there are insufficient clear funds in <i>your account</i> to meet a <i>debit payment</i>:</p> <p>a) <i>you</i> will incur a \$17.50 fee imposed or incurred by <i>us</i>; and</p>

	<p>b) <i>you</i> may be charged a fee and/or interest by <i>your financial institution</i>; and</p> <p>c) <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 account</i> by an agreed time so that <i>we</i> can process the <i>debit payment</i>.</p> <p>4.3 <i>You</i> should check <i>your account</i> statement to verify that the amounts debited from <i>your account</i> are correct.</p>
5. Disputes	<p>5.1 If <i>you</i> believe there has been an error in debiting <i>your account</i>, <i>you</i> should notify us directly on 1300 317 595 and confirm that notice in writing with us as soon as possible so that <i>we</i> can resolve your query more quickly. Alternatively <i>you</i> can take it up directly with your financial institution.</p> <p>5.2 If <i>we</i> conclude as a result of our investigations that <i>your account</i> has been incorrectly debited <i>we</i> 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. <i>We</i> will also notify <i>you</i> in writing of the amount by which <i>your account</i> has been adjusted.</p> <p>5.3 If <i>we</i> conclude as a result of our investigations that <i>your account</i> has not been incorrectly debited <i>we</i> will respond to <i>your</i> query by providing <i>you</i> with reasons and any evidence for this finding in writing.</p>
6. Accounts	<p><i>You</i> should check:</p> <p>a) with <i>your financial institution</i> whether direct debiting is available from <i>your account</i> as direct debiting is not available through BECS on all accounts offered by financial institutions.</p> <p>b) <i>your account</i> details which <i>you</i> have provided to <i>us</i> are correct by checking them against a recent <i>account</i> statement; and</p> <p>c) 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. Confidentiality	<p>7.1 <i>We</i> will keep any information (including <i>your account</i> details) in <i>your Direct Debit Request</i> confidential. <i>We</i> will make reasonable efforts to keep any such information that <i>we</i> have about <i>you</i> secure and to ensure that any of <i>our</i> employees or agents who have access to information about <i>you</i> do not make any unauthorised use, modification, reproduction or disclosure of that information.</p> <p>7.2 <i>We</i> will only disclose information that <i>we</i> have about <i>you</i>:</p> <p>a) to the extent specifically required by law; or</p> <p>b) for the purposes of this <i>agreement</i> (including disclosing information in connection with any query or claim).</p>
8. Notice	<p>8.1 If <i>you</i> wish to notify <i>us</i> in writing about anything relating to this <i>agreement</i>, <i>you</i> should write to:</p> <p>Ledgestone Pty Ltd Locked Bag 5014, Alexandria NSW 2015 or accounts@ledgestone.com.au</p> <p><i>We</i> may send notices either electronically to your email address or by ordinary post to the address <i>you</i> have given us.</p> <p>8.2 Any notice will be deemed to have been received on the third <i>banking day</i> after emailing or posting.</p>