

## Direct Debit Client Service Agreement

MOGAS REGIONAL Pty Ltd ABN 79 111 402 110

### PLEASE RETAIN FOR YOUR RECORDS

#### Definitions

“Account” means the account held at your Financial Institution from which MOGAS REGIONAL is authorised to arrange for funds to be debited.

“Agreement” means this Direct Debit Client Service Agreement between you and MOGAS REGIONAL.

“Business Day” means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.

“Debit Day” means the day that payment by you to MOGAS REGIONAL is due.

“Debit Payment” means a particular transaction where a debit is made.

“Direct Debit Request” means the Direct Debit Request between MOGAS REGIONAL and you (and includes any form PD-C approved for use in the transitional period).

“MOGAS REGIONAL” means MOGAS REGIONAL Pty Ltd.

“You” means the customer who signed the Direct Debit Request.

“Your Financial Institution” is the financial institution where you hold the account you have authorised MOGAS REGIONAL to arrange to debit.

#### 1. Debiting your Account

- 1.1 by signing a Direct Debit Request, you have authorised MOGAS REGIONAL to arrange for funds to be debited from your Account.
- 1.2 MOGAS REGIONAL will only arrange for funds to be debited from your Account if we have sent to the address nominated by you in the Direct Debit Request, a billing advice which specifies the amount payable by you to MOGAS REGIONAL and when it is due.
- 1.3 if the Debit Day falls on a day that is not a Business Day, MOGAS REGIONAL may direct your Financial Institution to debit your Account on the prior Business Day.

#### 2. Changes by MOGAS REGIONAL

- 2.1 MOGAS REGIONAL may:
  - (a) vary any details of this Agreement or a Direct Debit Request at any time; or
  - (b) terminate a Direct Debit Request and arrange with you an alternate payment method, by giving you at least fourteen (14) days written notice.

#### 3. Changes by you

- 3.1 Subject to 3.2, you may change the arrangements under a Direct Debit Request by contacting MOGAS REGIONAL on (08) 8367 2000.
- 3.2 If you wish to:
  - (a) stop or defer a Debit Payment;
  - (b) cancel your authority for MOGAS REGIONAL to debit your Account at any time by notifying MOGAS REGIONAL in writing at least 30 days before the next debit day; or
  - (c) request a change to the amount and/or frequency of funds being debited from your Account, you must notify Mogas Regional in writing at least fourteen (14) days before the next Debit Day. Mogas Regional will respond prior to the next Debit Day.

#### 4. Your obligations

- 4.1 It is your responsibility to:
  - (a) ensure that there are sufficient clear funds available in your Account to allow a Debit Payment to be made on the Debit Day in accordance with the Direct Debit Request;
  - (b) ensure that the authorisation given to draw on your Account is identical to the account signing instruction held by your Financial Institution;
  - (c) advise MOGAS REGIONAL if your Account is transferred or closed; and
  - (d) arrange a suitable alternate payment method if the drawing arrangements are cancelled either by you or your Financial Institution
- 4.2 If there are insufficient clear funds in your Account to meet a Debit Payment or the Direct Debit Request fails to meet the requirements of your Financial Institution:

- (a) you may be charged a fee and/or interest by your Financial Institution;
- (b) you will also incur a dishonour fee of \$50.00 (minimum) and may also incur other fees or charges imposed or incurred by MOGAS REGIONAL; and
- (c) 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 MOGAS REGIONAL can process the Debit Payment.

- 4.3 You should check your Account statement to verify that the amounts debited from your Account are correct.
- 4.4 You agree to indemnify MOGAS REGIONAL and to keep MOGAS REGIONAL indemnified against all claims, demands, actions, suits and proceedings whatsoever against MOGAS REGIONAL or any of its employees, contractors or agents arising out of or in connection with your instruction in the Direct Debit Request.

#### 5. Confidentiality

- 5.1 MOGAS REGIONAL will keep any information (including your Account details) in your Direct Debit Request confidential.
- 5.2 MOGAS REGIONAL 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 dispute referred to in clause 6).

#### 6. Dispute

- 6.1 If you believe that there has been an error in debiting your Account, you should notify MOGAS REGIONAL directly on (08) 8367 2000 and confirm notice in writing with MOGAS REGIONAL as soon as possible so that MOGAS REGIONAL can resolve your query as quick as possible.
- 6.2 If MOGAS REGIONAL concludes 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. MOGAS REGIONAL will also notify you in writing of the amount by which your Account has been adjusted.
- 6.3 If MOGAS REGIONAL concludes as a result of our investigations that your Account had not been incorrectly debited we will respond to your query by providing you with reasons and any evidence for this finding.
- 6.4 If we cannot resolve the matter you can still refer it to your Financial Institution which may lodge a claim on your behalf.

#### 7. Notice

- 7.1 If you wish to notify MOGAS REGIONAL in writing about anything relating to this Agreement, you should write or send a facsimile to:

Address: Credit Manger  
MOGAS REGIONAL Pty Ltd  
PO Box 1163  
North Adelaide SA 5006

Facsimile: (08) 8367 2099
- 7.2 Any notice will be deemed to have been received:
  - (a) if sent by mail, two days after it is posted;
  - (b) if personally delivered, when delivered;
  - (c) if sent by facsimile transmission, when dispatched provided the machine of the sending party has produced a printed record of transmission.

#### 8. 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) that 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 this Direct Debit request.

# MOGAS REGIONAL Direct Debit Account Payment Method

The direct debit system is the most convenient way for customers to pay their MOGAS REGIONAL account.

## What are the benefits of Paying via Direct Debit

Paying via Direct Debit eliminates time and cost constraints associated with raising and posting of cheques for payments of accounts. Your credit rating is also protected against postal delays or when payment has been overlooked (by either party). This system also ensures your account is paid by the due date as per your credit terms. It is simple, convenient and attracts no additional charges.

The customer maintains full control over their account and can at any time cancel the arrangement by advising their bank and MOGAS REGIONAL Pty Ltd in writing.

## How does it work?

All you need to do is complete the Direct Debit Request (DDR) form below. This will authorise MOGAS REGIONAL Pty Ltd to withdraw funds from your nominated bank account as per the invoice/statement due date (or by the next available banking day).

## Do I still receive a monthly statement?

Yes. A statement will be sent at the beginning of each month which will provide a summary of invoices for the previous month. This allows ample time to reconcile your account and provides the total amount by which your account will be debited.

## Who do I speak to if there is an account query?

Your MOGAS REGIONAL Pty Ltd Credit Administrator will be able to answer your query promptly. Contact numbers are detailed on your statement. If there is an invoice/statement query, please remember to contact us at least 14 working days prior to invoice due date (direct debit date) to allow adequate time to resolve any query(s), other wise if the query(s) cannot be resolved by that time, alternative arrangements can be made for that month's payment.

## Direct Debit Authorisation to be completed and signed by customer

### Direct Debit Request (DDR)

**Note: This is a compulsory requirement in order to operate a MOGAS REGIONAL account.**

<b>Customers' Authority</b>	Name of Customer/s giving the DDR	
	I/We	<input type="text"/>
<b>Authorise you</b>	Name of Debit User	APCA User ID Number
	MOGAS REGIONAL Pty Ltd	253556

**To request and authorise to arrange for any amount MOGAS REGIONAL Pty Ltd may debit or charge for funds to be debited from my/account at the financial institution identified below as prescribed below through the Bulk Electronic Clearing System (BECS).**

**This authorisation is subject to the terms and conditions of the Direct Debit Request Service Agreement remain in force in accordance with the terms described within that agreement.**

Service Agreement (please sign)

### Details of the Account to be Debited

(All details must be supplied)

(Cheque or Savings Account only)

Name of Financial Institution			
<input type="text"/>			
Account Name			
<input type="text"/>			
BSB Number	Account number	Branch name	
<input type="text"/> - <input type="text"/>	<input type="text"/>	<input type="text"/>	

I/We also authorise the following:

1. MOGAS REGIONAL Pty Ltd to verify the details of the abovementioned account with my/our Financial Institution
2. The Financial Institution to release information allowing the Debit User to verify the abovementioned account details.
3. I/We have read and agree to be bound by the conditions of the Direct Debit Client Service Agreement.

Signature	<input type="text" value="X"/>	Date	<input type="text" value="/ /"/>
Signature	<input type="text" value="X"/>	Date	<input type="text" value="/ /"/>