



Direct Debit Request

**Request and Authority to debit the account named below to pay
COVERFORCE PTY LIMITED as Administrator to NEST**

Request and Authority to debit	Surname or company name _____ Given names or ACN/ARBN _____ (“you”) request and authorise Coverforce Pty Ltd Debit User Id No.180444 to arrange for any amount Coverforce Pty Ltd may debit or charge you to be debited through the Bulk Electronic Clearing System from an account held at the financial institution identified below subject to the terms and conditions of the Direct Debit Request Service Agreement [and any further instructions provided below].
Insert the name and address of financial institution at which account is held	Financial institution name _____ Address _____ _____
Insert details of account to be debited	Name of account _____ BSB number _ _ _ _ - _ _ _ _ Account number _ _ _ _ _ _ _ _ _ _ _ _ _ _
Acknowledgment	By signing this Direct Debit Request you acknowledge having read and understood the terms and conditions governing the debit arrangements between you and Coverforce Pty Ltd as set out in this Request and in your Direct Debit Request Service Agreement.
Payment Details	<input type="checkbox"/> The maximum amount to be debited at any one time may vary and will be agreed to by you for the sole purpose of making contributions into NEST in accordance with any agreement you may have in relation to NEST. <input type="checkbox"/> Frequency of debits will be made monthly or as agreed with you.
Insert your signature and address	Signature _____ (If signing for a company, sign and print full name and capacity for signing eg. director) Address _____ _____ Date ___ / ___ / ___



Direct Debit Request

Service Agreement

Definitions

account means the account held at *your financial institution* from which we are authorised to arrange for funds to be debited.

agreement means this Direct Debit Request Service Agreement between *you* and *us*.

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 *us* is due.

debit payment means a particular transaction where a debit is made.

direct debit request means the Direct Debit Request between *us* and *you* (and includes any Form PD-C approved for use in the *transitional period*).

transitional period means the period commencing on the industry implementation date for Direct Debit Requests (31 March 2000) and concluding 12 calendar months from that date.

us or *we* means *Coverforce Pty Ltd*, the Debit User *you* have authorised by signing a *direct debit request*.

you means the customer who signed the *direct debit request*.

your financial institution is the financial institution where *you* hold the *account* that *you* have authorised *us* 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*. *You* should not sign a Direct Debit Request (or if *you* have already done so prior to the receipt of this agreement, *you* should let *us* know that *you* wish it to be revoked) unless *you* have read and understand this agreement and agree to be bound by its terms.
- 1.2 *We* will only arrange for funds to be debited from *your account* if *we* have received *your* advice either electronically or otherwise indicating *your* intention to be debited and the amount to be debited.
- 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*.

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.

- 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 Ph: (02) 8814 7777 or Fax: (02) 8814 7788 or send an email to admin@coverforce.com.au
- 3.2 If *you* wish to stop or defer a *debit payment* *you* must notify *us* in writing at least (2) 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* (2) 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 If there are insufficient clear funds in *your account* to meet a *debit payment*:
- (a) *you* may be charged a fee and/or interest by *your financial institution*;
 - (b) *you* may also incur fees or charges imposed or incurred by *us*; 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 *we* can process the *debit payment*.
- 4.3 *You* should check *your account* statement to verify that the amounts debited from *your account* are correct
- 5 Dispute**
- 5.1 If *you* believe that there has been an error in debiting *your account*, *you* should notify *us* directly on Ph:(02) 8814 7777 or Fax: (02) 8814 7788 or send an email to admin@coverforce.com.au 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 adjusting *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 (if *we* deem it appropriate) 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

6.1 *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.

6.2 You should ensure you comply with Clause 6.1 above, as we shall not be liable to you for any loss or damage you may suffer as a result of you providing us with incorrect details of your account (or other incorrect information) in the Direct Debit Request: and you will indemnify us should we suffer any loss or damage as a result of incorrect details or information provided by you.

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 Coverforce Pty Ltd PO Box 7899 Baulkham Hills BC NSW 2153.

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.

Definitions

<i>account:</i>	Means the account held at your financial institution from which we are authorised to arrange for funds to be debited.
<i>agreement:</i>	Means the Direct Debit Request Service Agreement between you and us
<i>business day:</i>	Means a day other than a Saturday or Sunday or a public holiday listed throughout Australia
<i>debit day:</i>	Means the day that payment by you to us is due
<i>debit payment:</i>	Means a particular transaction where a debit is made
<i>direct debit request:</i>	Means the Direct Debit Request between you and us
<i>NEST</i>	Means the National Entitlement Security Trust
<i>us or we:</i>	Means Coverforce Pty Limited ABN 21 089 180 725 who you have authorised by signing a Direct Debit Request
<i>your:</i>	Means the customer who signed the Direct Debit Request
<i>your financial institution:</i>	Is the financial institution where you held the account that you have authorised us to arrange to debit.