



# RTBU

## Direct Debit/Credit Card Request Service Agreement

**By signing our Direct Debit / Credit Card Request you acknowledge and agree to the following terms and conditions:**

1. You authorise the Rail Tram & Bus Union (Old Branch) to debit your nominated account/credit card in the manner specified in the Direct Debit / Credit Card Request.
2. We will provide you with at least 14 days prior notice in writing if we propose to vary any of the terms of the debit arrangements in place between us.
3. You will need to give us at least 3 working day's notice in writing if you wish to defer or alter any of the debit arrangements.
4. You will need to advise us in writing if you wish to stop a payment being processed (a Debit Item) or cancel a Direct Debit / Credit Card Request. Such notice should be delivered to us at least fourteen working days before the due date for payment or as otherwise stipulated in our Terms and Conditions.
5. If you wish to dispute any Debit Item, you should refer to us in the first instance and we will seek to resolve the matter with you. If we cannot resolve the dispute you can contact your financial institution at which your nominated account is held. Your financial institution will then commence a formal claims procedure on your behalf.
6. Some financial institution accounts do not facilitate direct debits. If you are uncertain, you should check with your financial institution before signing a Direct Debit / Credit Card Request, to ensure that your nominated account is able to receive direct debits through the Bulk Electronic Clearing System.
7. Before completing the Direct Debit / Credit Card Request, you should check the details of your nominated account / credit card against a recent statement from your financial institution, to ensure that your account / card details are correct.
8. You agree that it is your responsibility to have sufficient cleared funds in your nominated account by the due date to enable payment of Debit Items in accordance with the Direct Debit / Credit Card Request.
9. We will initiate the Debit Item on the due date stated in the Direct Debit / Credit Card Request or as otherwise agreed between us in writing. If the due date for payment falls on a day which is not a business day in Queensland the Debit Item will be processed on the next business day. You should enquire directly with your financial institution if you are uncertain as to when the Debit Item will be processed to your account.
10. If a Debit Item is returned unpaid by your financial institution, you authorise us to present a further debit for payment, notwithstanding that this may exceed the maximum amount stated in the Direct Debit / Credit Card Request. We may ask you to reimburse us for any charges we incur as a result of your debit item being returned unpaid.
11. We will ensure the details of your personal records and account details held by us remain confidential. However, if you lodge a claim in relation to an alleged incorrect or wrongful debit, it may be necessary for us to release such information to your financial institution or its representative, or to our financial institution or its representative to enable your claim to be assessed.