



ANGLICAN INVESTMENT
& DEVELOPMENT FUND

Direct Debit Request (DDR) Service Agreement

This is your Direct Debit Service Agreement with **Anglican Investment and Development Fund, User ID 413946 ABN 71007807415 (the Debit User)**. It explains what your obligations are when you undertake 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

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 Service Request Agreement between you and us.

banking day means a day other than a Saturday or 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 written, verbal or online request between us and you to debit funds from your account.

us or **we** means Anglican Investment and Development Fund User ID 413946 – (the Debit User) you have authorised by requesting a Direct Debit Request.

you means the customer who has authorised the Direct Debit Request.

your financial institution means the financial institution at which you hold the account you have authorised us to debit.

Debiting your account

- By submitting a Direct Debit Request, you have authorised us to arrange for funds to be debited from *your account*. The *Direct Debit Request* and this *agreement* set out the terms of the arrangement between *us* and *you*.
- We will only arrange for funds to be debited from *your account* as authorised in the *Direct Debit Request*.
- If the *debit day* falls on a day that is not a *banking day*, we may direct your *financial institution* to debit *your account* on the following *banking day*. If you are unsure about which day *your account* has or will be debited you should ask *your financial institution*.

Amendments by us

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 sent to the preferred email or address you have given us in the *Direct Debit Request*.

How to cancel or change direct debits

You can:

- cancel or suspend the *Direct Debit Request*; or
- change, stop or defer an individual *debit payment*, at any time by giving at least 3 working days' notice. To do so, contact us in the first instance at aidf@aidf.com.au or by telephoning 02 6247 3744 during business hours; *You* can also contact *your own financial institution*, which must act promptly on your instructions.

Your obligations

- 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*.
- If there are insufficient clear funds in *your* account to meet a *debit payment*:
 - *You* may be charged a fee and/or interest by *your financial institution*;
 - *We* may charge *you* reasonable costs incurred by us on account of there being insufficient funds; and
 - *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*.
- *You* should check *your account* statement to verify that the amounts debited from *your account* are correct.

Direct Debit Request (DDR) Service Agreement Cont.

Dispute

- If *you* believe that there has been an error in debiting *your account*, *you* should notify *us* in the first instance, directly on aidf@aidf.com.au or 02 6247 3744. Alternatively, *you* can contact *your financial institution* for assistance.
- If *we* conclude as a result of our investigation that *your account* has been incorrectly debited *we* will respond to *your* query by arranging within a reasonable period for *your financial institution* to adjust *your* account accordingly. *We* will notify *you* in writing of the amount by which *your* account has been adjusted.
- If *we* conclude as a result of our investigation 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 in writing.

Accounts

You should check:

- 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.
- *your* account details which *you* have provided to *us* are correct by checking them against a recent account statement; and
- with *your financial institution* before completing the *Direct Debit Request* if *you* have any queries about how to complete the *Direct Debit Request*.

Confidentiality

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

Contacting each other

- If *you* wish to notify *us* in writing about anything relating to this *Direct Debit agreement*, *you* should write to –
Anglican Investment & Development Fund
PO Box 1243
CANBERRA ACT 2601
- *We* will notify *you* by sending a notice to the preferred address or email *you* have given *us* in the *Direct Debit Request*. Any notice will be deemed to have been received on the second banking day after sending.



**ANGLICAN INVESTMENT
& DEVELOPMENT FUND**

Anglican Investment & Development Fund

GPO Box 1243

CANBERRA ACT 2601

aidf@aidf.com.au

02 6247 3744

1800 232 400 (country/interstate)