

Customer Policy: Customer Direct Debit Request (DDR) Service Agreement Terms and Conditions

This document outlines our service commitment to you, in respect of the Direct Debit Request (DDR) arrangements made between Active Utilities Pty Ltd and you. It sets out your rights, our commitment to you and your responsibilities to us together with where you should go for assistance.

How to Contact Us

Direct all enquiries to us, rather than to your financial institution. These should be made at least 7 working days prior to the next scheduled drawing date. You may contact us as follows:-

Phone: 1300587623
Email: accounts@activeutilities.com.au
Mail: 40 English Street
Essendon Fields, VIC 3041

All communication addressed to us should include your Customer Number.

Our commitment to you

In terms of the Direct Debit Request arrangements made between us and authorised by you, we undertake to periodically debit your nominated account for the agreed amount.

Drawing arrangements

• The first drawing under this Direct Debit arrangement will occur on the date nominated on the Direct Debit Request;

- If any drawing falls due on a non-business day, it will be debited to your account on the next business day following the scheduled drawing date;
- We will give you at least 14 days notice in writing, by email or by phone when changes to the initial terms of the arrangement are made. This notice will state the new amount, frequency, next drawing date and any other changes to the initial terms; and
- If you wish to discuss any changes to the initial terms, please contact us.

Your commitment to us

1. It is your responsibility to ensure that:
 - Your nominated account can accept direct debits (your financial institution can confirm this);
 - that on the drawing date there are sufficient funds available; and
 - that you advise us if the nominated account is transferred or closed.
2. If your drawing is returned or dishonoured by your financial institution, we may re-draw on your account after four (4) business days, or contact you to arrange alternate payment.

Any transaction fees payable by us in respect of the above may be added to your account;
3. You arrange for funds to be debited from my/our account, this will be the total bill amount which Active Utilities may debit or charge me/us through the Bank Electronic Clearing System (BECS) until further notice in writing;

4. You to verify the details of the above mentioned account with my/our Financial Institution; and
 5. My/our Financial Institution to release information allowing Active Utilities to verify the above mentioned account details.
- within 30 business days (for claims lodged more than 12 months after the disputed drawing)
 - You will receive a refund of the drawing amount if we cannot substantiate the reason for the drawing.

This authorisation is to remain in force in accordance with the terms described in the Active Utilities Direct Debit Customer Service Agreement.

Note: Your financial institution will ask you to contact us to resolve your disputed drawing prior to involving them.

Note: This Direct Debit arrangement will supersede any prior payment arrangements you may have entered into with Active Utilities.

Your rights

If you want to make changes to the drawing arrangements (business customers only), contact us. These changes may include:

- deferring the drawing; or
- altering the schedule; or
- stopping an individual debit; or
- suspending the DDR; or
- cancelling the DDR completely.

Confidentiality

All personal customer information held by us will be kept confidential except that information provided to our financial institution to initiate the drawing to your nominated account.

Disputes

- If you believe that a drawing has been initiated incorrectly, we encourage you to take the matter up directly by contacting us;
- If you do not receive a satisfactory response from us to your dispute, contact your financial institution who will respond to you with an answer to your claim:
 - within 5 business days (for claims lodged within 12 months of the disputed drawing); or