

Direct Debit Request Service Agreement

This document outlines our service commitment to you, in respect of the Direct Debit Request (**DDR**) arrangements made between humm pro Pty Ltd ABN 94 639 701 312 (**hummpo**) (User ID 616743) and you. It sets out your rights, our commitment to you and your responsibilities to us together with where you should go for assistance. The definitions in clause 20 of the **hummpo** Terms and Conditions apply to this agreement.

Direct Debit Arrangements

We will periodically debit your nominated bank account at the financial institution shown in the DDR (**Nominated Account**) for the agreed payment amount of your Account, in accordance with your instructions set out in the DDR or as varied. The payment will be debited from your Nominated Account on the nominated payment date (**Payment Date**) through BECS, or as otherwise authorised by you in the DDR. If the Payment Date or any other debit date specified in the DDR falls on a day that is not a Business Day, the payment will be processed on the next Business Day. If you're unsure of the date a payment will be debited, please contact your financial institution.

Changes to the arrangement

We may vary this agreement at any time by giving you at least 14 days' notice. If you would like to make changes to the DDR, please contact us on 1300 4866 776. Changes you may request include:

- deferring the debit;
- altering the timing of debits;
- stopping an individual debit;
- suspending the DDR;
- requesting an ad hoc debit; or
- cancelling the DDR completely.

If you would like to stop an individual debit or cancel the DDR completely, contact us at any time. You may also contact your financial institution.

Enquiries

Any enquiries addressed to us should be made at least two Business Days prior to the next scheduled debit date. All communications addressed to us should include your name and customer ID.

All personal information held by us will be kept confidential except information we provide to our financial institution to initiate the debit from the Nominated Account. Our financial institution may also require your information in connection with a claim made on it relating to an alleged wrongful debit.

Please refer to our Privacy Policy for further information regarding how we will protect your privacy and for what purposes we will use your information.

Disputes

- If you believe that a debit has been initiated incorrectly, please contact us on 1300 4866 776, or contact your financial institution.
- You will receive a refund of the debited amount if we cannot substantiate the reason for the debit.

It is your responsibility to ensure that:

- you have completed the correct details on the DDR (account details for your Nominated Account should be checked against a recent statement from your financial institution. If you are in any doubt, please contact your financial institution);
- your Nominated Account can accept direct debits (as direct debiting is not available on all accounts offered by financial institutions. You should check this with your financial institution before you complete the DDR);
- on the debit date there are sufficient cleared funds in the Nominated Account; and
- you advise us if the Nominated Account is closed.

If your debit is returned or dishonoured by your financial institution, your Account will be subject to a dishonour fee.

The DDR must be signed or submitted in accordance with the signing or any other authority for the Nominated Account. If the Nominated Account is a joint account, you must ensure you have the authority to separately operate the Nominated Account in accordance with the DDR and the signature or authority of any other joint account holder is not required.