



## What is Direct Debit?

Direct Debit is a means of payment where you give permission to a company to collect an agreed amount of funds from your Bank Account, Credit Union, Building Society or Credit Card.

Your payments happen automatically once the timing, amount, and frequency for paying your bills are established and once the direct debit form has been signed.

## Why is our business implementing Direct Debit?

Direct Debit is the preferred method of payment for fees. It provides a secure and convenient payment method for customers whilst reducing the time we spend on administration so we can provide a better level of service to you.

## Why has our business partnered with Ezidebit?

Ezidebit is the leading direct debit billing company in Australia and they have been reliably debiting accounts for over 10 years. We rely on their excellent service to give customers peace of mind:

- Ezidebit is fully sponsored with Westpac.
- Ezidebit is a licensed commercial agent and is one of the only debiting companies in Australia with an Australian Financial Services License.
- Ezidebit is registered with Fair Trading Queensland.
- Funds collected are held in a secure trust control account.
- Ezidebit is audited by ASIC annually.

## Why pay by Direct Debit?

Direct Debiting your bill saves time and gives you the peace of mind to focus on other things, without the hassle of bill stress or worrying about forgetting to pay.

Ezidebit transactions are cheaper than using cheques, paying for postage, withdrawing cash over the counter and paying fees every time you withdraw cash from ATMs. You don't need to do anything other than ensure your account has enough funds to cover the payment when it's due.

## How do I sign up for Direct Debit?

Please  fill out the Ezidebit Direct Debit Request form. Nominate where you would like payments to be debited, either bank account or credit card. Complete and sign the direct debit form and return it to our business.

## Can I get a reminder before the Direct Debit payment is processed?

Yes – payment reminders can be sent automatically via SMS to the Mobile Phone number you supply if requested.

## What if I decide to change banks or credit cards?

Simply advise our business who will provide a 'Change of Account Details' form for you to advise your new account details.

## Is it safe to pay my bills by Direct Debit?

Direct Debit is one of the safest ways to pay your bills, especially with Ezidebit. Ezidebit is Level 1 PCI Compliant, adhering to the gold standard in data security. By paying with Direct Debit, you reduce your paper trail and opportunity for personal information to be accessed.

## Will this give your business access to my account?

No, Direct Debit does not give anyone access to your account. Direct Debit merely authorises Ezidebit to request and process payments from your bank as agreed.

## What if I have a question regarding my account – can I stop my Direct Debit?

If you have any questions on your account, you can call our business to discuss. Ideally, we would like to resolve your query while speaking with you. If this is not the case, we can deactivate your Direct Debit processing.

## What if I don't have enough money in my account to cover the Direct Debit payment?

If you do not have enough funds, the transaction will fail which requires additional administration and yields additional bank costs. Unfortunately, Ezidebit is unable to absorb these costs and applies a fee up to \$21.90 for these failed transactions. This fee is debited 7 days after the failed payment.

If you have provided a valid mobile phone number, you will be noticed of this dishonour via SMS (Short Message Service). Should this situation occur, you will need to contact our business to provide an alternative for payment to avoid exclusion.

## How can I reconcile a problem with a Direct Debit payment?

Issues with Direct Debit are quite rare and are usually rectified immediately. Just contact our business and we will correct the problem.

