# Direct Debit Request Service Agreement



The Royal Australian Institute of Architects (t/as Australian Institute of Architects

ABN 72 000 023 012 Level 1, 41 Exhibition Street

Melbourne, VIC 3000

T: 1800 770 617 (within Australia)

membership@architecture.com.au

This is your Direct Debit Service Agreement with The Royal Australian Institute of Architects ABN 72 000 023 012 (Institute). It explains what your obligations are when undertaking 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 Request Service Agreement (DDR) between you and us.

banking day means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.

 $\mbox{\bf debit day}$  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 Direct Debit Request between us and you.

**us** or **we** means The Royal Australian Institute of Architects ABN 72 000 023 012 (the Debit User) *you* have authorised by requesting a *Direct Debit Request*.

you means the Institute member who has signed or authorised by other means the Direct Debit Request.

your financial institution means the financial institution nominated by you on the DDR at which the account is maintained

### **Debiting your account**

1.1

By signing a *Direct Debit Request* or by providing *us* with a valid instruction, *you* have authorised *us* to arrange for funds to be debited from *your account*. You should refer to the *Direct Debit Request* and this *agreement* for the terms of the arrangement between *us* and *you*.

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We will only arrange for funds to be debited from your account after we have sent a billing advice notice which specifies the amount payable by you to us and the date it is due, to the address nominated by you in the *Direct Debit Request*.

1.3

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

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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 in advance of a variation.

### Amendments by you

You may change\*, stop or defer a *debit payment*, or terminate this *agreement* by providing us with at least fourteen **(14) days** notification by writing to:

## Membership

Australian Institute of Architects

Level 1, 41 Exhibition Street

Melbourne VIC 3000

\*Note: in relation to the above reference to 'change', your financial institution may 'change' your debit payment only to the extent of advising us of your new account details.

or,

By **Email** to:

membership@architecture.com.au

# Your obligations

4.

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*.

4.2

If there are insufficient clear funds in your account to meet a debit payment.

- (a) you may be charged a fee and/or interest by your financial institution;
- (b) you may also incur fees or charges imposed or incurred by us; and
- (c) 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*.

4.3

You should check your account statement to verify that the amounts debited from your account are correct.