



AUSTRALIAN SCHOLARSHIPS GROUP
 Friendly Society Limited
 ABN 21 087 648 879 AFS LICENCE NO. 236665
 Registered Office:
 23-35 Hanover Street Oakleigh Vic 3166
 Ph: (03) 9276 7777, Fax: (03) 9563 2780
 Website: www.asg.com.au

DIRECT DEBIT REQUEST (FORM DDR)
 Form of request for debiting amounts to accounts by the
 Direct Debit System.

MEMBERSHIP NO.

Date: / /

I/We request Australian Scholarships Group Friendly Society Limited User ID 002857 to arrange for funds to be debited from my/our nominated account at the financial institution shown below according to the schedule specified below.

Account Name (Name of Acc Holder/s)	
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Address of Member		Postcode
Email		

Telephone No. (Daytime)	
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Print Name of Acc Holder	Signature of Acc Holder
1.	1.

Print Name of Acc Holder	Signature of Acc Holder
2.	2.

If debiting from a joint account, both signatures are required

Name and Branch of Financial Institution

BSB No.

Account No. (maximum of 9 digits)

IMPORTANT: CREDIT UNION ACCOUNT HOLDERS PLEASE CHECK WITH YOUR INSTITUTION FOR YOUR CORRECT BSB AND ACCOUNT NUMBERS

How often to debit from your account? Monthly Quarterly Half Yearly Yearly

Do you want to replace existing account details? Yes No

Special Notes:

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This form should be read in conjunction with the Member DDR Service Agreement which will be provided to you separately.
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PRIVACY: The information you provide on this form will be used for payment authorisation purposes only, and as such will be shared with our bankers. If you do not provide all the information requested, we may not be able to set up your payment authority facility. Your bank account details will be retained in a secure location as banking records. We will not disclose this information to any other person or organisation without your consent or as required by law. You can ask us to give you access to the information we hold about you.



MEMBER DDR SERVICE AGREEMENT

OUR COMMITMENT TO YOU

This document outlines our service commitment to you, in respect of the Direct Debit Request (DDR) arrangements made between Australian Scholarships Group Friendly Society Limited User ID 002857 and you. It sets out your rights, our commitment to you and your responsibilities to us together with where you should go for assistance.

Initial Terms of the Arrangement

In terms of the Direct Debit Request arrangements made between us and signed by you, we undertake to periodically debit your nominated account for the agreed amount for payment of contributions. (Credit Cards not included)

Drawing Arrangements

- The first and subsequent drawing under this Direct Debit arrangement will occur on the 1st working day of the month.
- 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.
- In accordance with the information contained in the disclosure document and introductory letter accompanying your membership certificates, your contribution will automatically increase by 8% on the anniversary of your commencement date.
- If you wish to discuss any changes to the initial terms, please contact the Member Services Department on ph: [03] 9276 7777.

YOUR RIGHTS

Changes to the Arrangement

If you want to make changes to the drawing arrangements, contact us 5 working days prior to the scheduled drawing date. These changes may include:

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

Enquiries

Direct all enquiries to us, rather than to your financial institution. All communication addressed to us should include your member number.

All personal member 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 with us by contacting the Member Services Department on ph: [03] 9276 7777.
- 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 7 business days (for claims lodged within 12 months of the disputed drawing) or
 - 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.

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

YOUR COMMITMENT TO US

It is your responsibility to ensure that:

- your nominated account can accept direct debits (your financial institution can confirm this); and
- on the drawing date there are sufficient cleared funds in the nominated account; and
- you advise us if the nominated account is transferred or closed.

If your drawing is returned or dishonoured by your financial institution, ASG will send you a letter advising that the drawing has been unsuccessful. This will also result in your following month's contribution to automatically double to make up for the dishonoured contribution. If the second direct debit drawing also is dishonoured, your direct debit arrangement will be cancelled and from this point on, you will be sent quarterly accounts in the mail to be paid by cheque.