

Date: / /

Please complete the subscription form and the subsequent ASG Direct debit request form and return to ASG via mail to:
 23-35 Hanover St, Oakleigh, Vic 3166

*Denotes mandatory field

Product details	My ASG Subscription \$29.95 <input type="checkbox"/>	
Title* (eg. Mr/Mrs/Ms)		
Given name*		
Surname*		
Date of birth (DDMMYY)		
Occupation		
Gender		
Mobile phone number*		
Alternate phone number		
Email address*		
Residential address line 1		
Residential address line 2		
Suburb*		
State*:	Postcode:	
Applicant's Signature*:		

By signing this subscription form you acknowledge and agree that:

- All of the information supplied in this subscription form is true and correct;
- As soon as payment is confirmed, your subscription to *My ASG* will begin;
- This application and these terms and conditions shall be the basis of the contract between you and ASG's Educational Resources Pty Ltd, the Issuer of *My ASG*. Your subscription to *My ASG* does not provide you with membership of the Australian Scholarships Group Friendly Society Limited;
- If you have selected the auto-renewal payment option, your credit card/bank account shall be debited automatically on the renewal date. This is every 12 months from the date of commencement of your subscription. ASG will notify you of the subscription fee in writing 21 days prior to the automatic renewal date, unless you cancel your subscription;
- If you have selected the once-only payment option, you will be notified 21 days prior to your subscription ending with the option to renew your subscription and the fee payable for the next twelve month period;
- You can cancel your subscription by calling 131 ASG. If you cancel your subscription at any time prior to the renewal date, you will not be entitled to a refund of part or all of the subscription paid;
- You will be notified of any fee change by notice in writing from ASG from time to time;
- The information you have provided will be used in accordance with ASG's Privacy Policy detailed at www.asg.com.au/privacy. This includes the use of your information for direct marketing, promotional and research purposes;
- You consent to the receipt of emails and electronic communications from *My ASG* containing information and offers about products and services available on the *My ASG* website in which you may have an interest;
- The products and services offered through *My ASG* are offered by ASG partners, and that any contract for the subscription for a product or service is between you and ASG partner of that product or service and that ASG is not a party to that contract;
- ASG and its subsidiaries, employees and agents will not be liable in contract or tort (including negligence), equity or on any other basis to you or any other person for any loss, injury or damage arising from or as a consequence of any act or omission by ASG or any person providing services through the *My ASG* website;
- All offers made, contracts concluded and services provided through the *My ASG* website shall be deemed to be made and provided in Australia notwithstanding the location of you or the publisher or the distributor or any other person, shall be governed exclusively by Australian law, and the Courts of Australia shall have exclusive jurisdiction to determine any such matters involving or alleged to involve *My ASG*;
- To the extent permitted by law, ASG and/or its partners exclude all liability for any direct, indirect, punitive, incidental, special, consequential damages, or any damages whatsoever including without limitation, damages for loss of life, data or profits, arising out of or in any way connected with the use or performance of the *MY ASG* website, the delay or inability to use the *My ASG* website, the provision of or failure to provide the goods or services, or any information, software, products or services obtained through the *My ASG* website.
- These terms and conditions may be modified from time to time. You are responsible for regularly reviewing these terms and conditions and you agree to any such modification.

Member direct debit 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 Debit 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 DDR arrangements made between us and signed by you, we undertake to periodically debit your nominated account with the agreed amount for payment of your subscription as specified in the direct debit form within this document.

Drawing arrangements

- The first drawing under this direct debit arrangement will occur on the first working day of the month. Subsequent drawings under this arrangement will occur on the first or 15th working day of the anniversary 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. If you are unsure when a drawing date will take place, you may contact ASG on 131 ASG (131 274), or if you are unsure when the debit will be processed to your account, you should contact your financial institution.
- We will give you at least 14 days' notice (in writing) when other changes to the initial terms of the arrangement are made. The notice will state what the changes to the initial terms are.
- If you wish to discuss any changes to the initial terms, please contact ASG on 131 ASG (131 274).

Your rights

Changes to the arrangement

If you want to make the following changes to the drawing arrangements, contact us five days prior to the scheduled drawing date:

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

You can request changes to amounts by logging into My ASG or contacting ASG.

Enquiries

Direct all enquiries to ASG in the first instance, rather than to your financial institution, and these should be made at least five business days prior to the next scheduled drawing date.

All communication addressed to us should include your membership number.

All personal member information held by us will be kept confidential except for information provided to our financial institution to initiate the drawing from your nominated account, or in connection with a claim made on it relating to an alleged incorrect or wrongful debit. (See the Privacy Policy at www.asg.com.au/privacy.)

If you wish to notify us in writing about anything to this agreement, you should write to us at:

Australian Scholarships Group
Post: 23-35 Hanover Street, Oakleigh VIC 3166

Email: memberservices@asg.com.au

We may send notices either electronically to your email address or by ordinary post to the address you have given us. Any notice will be deemed to have been received on the third banking day after emailing or posting.

Disputes

- If you believe that a drawing has been initiated incorrectly, we encourage you to contact ASG on 131 ASG (131 274).
- If our investigations show that your account has been incorrectly debited, we will arrange for the financial institution to adjust your account accordingly. We will also notify you in writing of the amount by which your account has been adjusted. If, following our investigations we believe on reasonable grounds that your account has been correctly debited, we will respond to your query by providing you with reasons and copies of any evidence for this finding.
- If we cannot resolve the matter, you can still refer it to your financial institution, which will obtain details from you of the disputed payment and may lodge a claim on your behalf. Your financial institution should respond to you with an answer to your claim:
 - within seven 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 as debiting through the Bulk Electronic Clearing System (BECS) is not available on all accounts (your financial institution can confirm this); and
- on the drawing date there is sufficient cleared funds in the nominated account; and
- you have checked your account details provided in the Direct Debit Request against a recent statement issued by your financial institution; and
- you advise us if the nominated account is transferred or closed.

If your drawing is returned or dishonoured by your financial institution, you may be charged a fee/and or interest by your financial institution, and the cost incurred by ASG will be passed on to you. If this occurs ASG will send you a letter advising that the drawing has been unsuccessful and of the charges that we intend to recover from you. If your drawing is returned or dishonoured once, your next period's contributions will collect any arrears for the dishonoured contribution, along with your regular contribution. If the second attempt to direct debit your account also dishonours, your direct debit arrangement will be cancelled. You may contact ASG to re-establish your direct debit arrangement or alternatively you can set up a new arrangement.

If any provision of this direct debit request service agreement (DDRSA) is found to be illegal, void or unenforceable for unfairness or any other reason (for example, if a court or other tribunal or authority declares it so), the remaining provisions of this DDRSA will continue to apply to the extent possible as if the void or unenforceable provision had never existed.