



## Direct Debit Request (Bank Account)

By signing this document, I/We authorise Telco in a Box Pty Ltd, trading as Telecommunication Payment Services, to debit my/our account, detailed in the Schedule below, with any amount and at the time due according to the arrangement between us, via Ctel Technologies Pty Ltd, Debit User ID 161451, using the Direct Debit System, for charges incurred for services provided by Creative Telcom Pty Ltd. In addition, I/We affirm that I/We have read and agree to the Direct Debit Request Service Agreement 161451TIB. This authority is to remain in force until notice is received by Telecommunication Payment Services in accordance with the Direct Debit Request Service Agreement.

<b>The Schedule</b>	
Name of Financial Institution:	_____
And Address:	_____
Name(s) on Account:	_____
BSB: _____ - _____	Account Number: _____
Customer Name(s):	_____
Customer Signature(s):	_____ Date: _____

Direct Debit Request Service Agreement 161451TIB  
Debit User ID 161451

You have entered or are about to enter into an arrangement, under which you make payments to Telecommunication Payment Services through the services of Ctel Technologies Pty Ltd. You want to make those payments by use of the Direct Debit System. This agreement sets out the terms on which we accept and act under a Direct Debit Request you give to us to debit amounts from your account under the Direct Debit System. It is additional to the arrangement under which you make payment to Telecommunications Payment Services. Please ensure you keep a copy of this agreement as it sets out certain rights you have against us, and certain obligations you have to us due to giving us your Direct Debit Request.

### When we are bound by this agreement

1. We agree to be bound by this agreement when we receive your Direct Debit Request complete with the particulars we need to draw an amount under it.

### What we agree and what we can do

2. We only draw money out of your account in accordance with the terms of your Direct Debit Request.
3. On giving you at least 14 days notice, we may:
  - Change our procedures in this agreement;
  - Change the terms of your Direct Debit Request; or
  - Cancel your Direct Debit Request.
4. You may ask us to:
  - Alter the terms of your Direct Debit Request;
  - Defer a payment to be made under your Direct Debit Request;
  - Stop a drawing under your Direct Debit Request; or
  - Cancel your Direct Debit Request

To enact such a request you must contact **Creative Telcom Pty Ltd** in accordance with the attached Contact Schedule, detailing your (customer reference details). **Creative Telcom Pty Ltd** will investigate your request and will fulfil it, deny it, or provide referral to an appropriate organisation to assist you.
5. You may dispute any amount we draw under Direct Debit Request by contacting **Creative Telcom Pty Ltd** in accordance with the attached Contact Schedule, detailing (customer reference details) and your bank account number. You will also be required to provide a detailed explanation of the dispute to assist in a resolution.
6. We deal with any dispute under clause 5 of this agreement by the following procedure:
  - a. **Creative Telcom Pty Ltd** will investigate the dispute, and where necessary you are expected to provide your cooperation. This may include contacting your bank, providing account statements, or other means of substantiating a dispute.
  - b. While a dispute is being investigated, you may request that **TPS** suspend pending payments until a resolution is reached. Please note that such a suspension does not indemnify you of your obligation to **TPS**, and you may need to find alternative means of meeting that obligation.
  - c. **Creative Telcom Pty Ltd** will keep written record of dispute proceedings, which may be provided to **TPS** or Ctel Technologies if required to assist in dispute resolution
7. Payments will be made on or after (insert payment day – eg. 12<sup>th</sup> of each month), or in accordance with your contract with (Telecommunication Payment Services). If the day on which you must make any payment to us is not a business day, we draw on your account under your Direct Debit Request on the following business day.
8. If your financial institution rejects any of our attempts to draw an amount in accordance with your Direct Debit Request, we may continue to seek that payment and any fees charged to the Debit User or its sponsor financial institution until all amounts due are paid.
9. We will not disclose to any person any information you give us on your Direct Debit Request, which is not generally available, unless:
  - You dispute any amount we draw under your Direct Debit Request and we need to disclose any information relating to your Direct Debit Request or to any amount we draw under it to the financial institution at which your account is held or the financial institution which sponsors our use of the Direct Debit System or both of them;
  - You consent to that disclosure; or
  - We are required to disclose that information by law.

### What you should consider

10. Not all accounts held with a financial institution are available to be drawn on under the Direct Debit System.
11. Before you complete your Direct Debit Request, it is best to check account details against a recent statement from your financial institution to ensure the details on your Direct Debit Request are completed correctly.
12. Please enquire of your financial institution, if you are uncertain when your financial institution processes an amount we draw under your Direct Debit Request on a day which is not a business day.
13. It is your responsibility to ensure there are sufficient clear funds available in your account, by the due date on which we draw any amount under your Direct Debit Request, to enable us to obtain payment in accordance with your Direct Debit Request.
14. We request you to direct all requests or enquiries regarding your Direct Debit Request initially to the Primary Contact, who will then investigate and/or escalate an issue as is appropriate. If you do not receive a satisfactory response in issues relating to this agreement, you may contact the Secondary Contact as listed on the Contact Schedule. If you still do not receive a resolution, you may contact Ctel Technologies as listed.

### Contact Schedule

Creative Telcom Pty Ltd	
Position:	General Manager
Address for Correspondence:	PO Box 343 LEICHHARDT NSW 2040
Contact Phone Number:	1300 TELCOM (1300 835 266)
Facsimile Number:	1300 781 476