

### CUSTOMER DIRECT DEBIT REQUEST (DDR) SERVICE AGREEMENT

This document delineates our service pledge to you concerning the Direct Debit Request (DDR) agreements established between Ascensa Communications Pty. Ltd. "Ascensa" and yourself. It elucidates your entitlements and obligations towards us, as well as avenues for seeking assistance.

#### How to Contact Us

Phone:	+61 3 9975 4040
E-Mail:	billing@ascensa.com.au
Mail:	Level 3, 480 Collins Street, MELBOURNE, Victoria 3000

All communications addressed to us should include your **Customer Account Number**.

#### Our Commitment to You

##### 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.

##### Drawing arrangements

- The first drawing under this Direct Debit arrangement will occur on the date nominated on the direct Debit Request.
- 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.
- We will give you at least 14 days' notice in writing, by e-mail or by phone when changes to the initial terms of the arrangements are made. This notice will state the new amount, frequency, next drawing date and any other change to the initial terms.
- If you wish to discuss any changes to the initial terms, please contact us.

### Your Rights

#### Changes to the arrangement

If you want to make changes to the drawing arrangements, contact us. These changes may include:

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

#### Confidentiality

All personal customer information held by us will be kept confidential except 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 by contacting us.
- 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 5 business days (for claims lodged within 12 months of the dispute 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
- that on the drawing date there are sufficient cleared funds in the nominated account; and
- that you advise us if the nominated account is transferred or closed.

If your drawing is returned or dishonoured by your financial institution, we may re-draw on your account after four (4) business days or contact you to arrange alternate payment. Any transaction fees payable by us in respect of the above may be added to your account.

### Merchant Authority

Ascensa Communications Pty. Ltd. has engaged **EziDebit** as our designated merchant provider for the management of online payment processing.

### Fees and Charges

For comprehensive details regarding our fee structure, please refer to the following summary:

Description	Fees and Charge Rates <sup>1</sup>	Fees Charged By <sup>2</sup>
Direct Debit MasterCard Merchant Service Fee MSF	1.95%	Ascensa
Direct Debit Visa MSF	1.95%	Ascensa
Direct Debit Bank Account Transaction Fee	\$0.60	Ascensa
BPAY Bank Account Debits	\$0.78	Ascensa
BPAY Credit Card Merchant Service Fee (MSF)	0.99%	Ascensa
BPAY Credit Card Transaction Fee	\$0.78	Ascensa
WePay Mastercard Merchant Service Fee (MSF)	1.75%	Ascensa
WePay Transaction Fee	\$0.46	Ascensa
WePay Visa Merchant Service Fee (MSF)	1.75%	Ascensa
Payer (customer Dishonour Fee)	\$21.50	EzDebit
Failed Payment Fee	\$0.46	Ascensa

For further information on the merchant provider, please visit <https://www.ezidebit.com>.



<sup>1</sup> The rates presented are current as 2024. Please note that these fees and charges are subject to modification by **EziDebit**. Ascensa will communicate any changes in fee structures to customers via email, we will provide a thirty (30) day notice period prior to implementation.

<sup>2</sup> We reserve the right to decide which fees and/or charges we may transmit to you as a customer. Any surcharge for the services mentioned may be passed through from our merchant, **EziDebit**, to the end customer by Ascensa. This practice complies with the regulations set forth by the Australian Competition and Consumer Commission (ACCC) and the Reserve Bank of Australia (RBA). It is our commitment to not exceed the rates specified above in providing you with this service