

# DIRECT DEBIT AGREEMENT

## INTEGRAPAY - PAYRIX

v2.210325

This Agreement is designed to explain what your obligations are when undertaking a Direct Debit arrangement with IntegraPay Pty Ltd (ABN: 63 135 196 397) and the Dymocks Education Pty Ltd ABN 87 092 772 702 (**Business**). It also details what our obligations are to you as your Direct Debit Provider. We recommend you keep this agreement in a safe place 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 form

I authorise IntegraPay (Direct Debit User ID 382220) to make periodic debits on behalf of the Business. I acknowledge that:

- (a) IPY\* <insert "Trading Name"> will appear as the payment notation on my credit card statement where debit is made by card payment; and
- (b) I authorise Payrix Australia Pty Ltd ABN 63 135 196 397, User ID 382220, to debit my/our account at the Financial Institution notified to the Business; such debit to occur through the Bulk Electronic Clearing System (BECS) in accordance with any payment request made through the Business' website and this Direct Debit Agreement.

I acknowledge that IntegraPay is acting as a Direct Debit Agent for the Business and that IntegraPay does not provide any goods or services and has no express or implied liability in regards to the goods and services provided by the Business or the terms and conditions of any agreement with the Business.

I acknowledge that IntegraPay and the Business will keep any information (including account details) contained in the Direct Debit Request confidential. IntegraPay and the Business will make reasonable efforts to keep any such information that we have about you secure and to ensure that any of our employees or agents who have access to information about you do not make any unauthorised use, modification, reproduction or disclosure of that information.

We will only disclose information that we have about you:

- (a) to the extent specifically required by law; or
- (b) for the purposes of this agreement (including disclosing information in connection with any query or claim).

I acknowledge that the debit amount will be debited from my account according to the Direct Debit Request, this Agreement and the terms and conditions of the agreement with the Business.

I acknowledge that bank account details have been verified against a recent bank statement to ensure accuracy of the details provided. If uncertain you should contact your financial institution.

I acknowledge that it is my responsibility to ensure that there are sufficient cleared funds in the nominated account by the due date to enable the direct debit to be honoured on the debit date. Direct debits normally occur overnight; however transactions can take up to three (3) business days depending on your financial institution. I acknowledge and agree that sufficient funds will remain in the nominated account until the direct debit amount has been debited from the account and that if there are insufficient funds available, I/We agree that IntegraPay will not be held responsible for any fees

and charges that may be charged by your financial institution.

I Acknowledge that there may be a delay in processing if:

- (a) There is a public or bank holiday on the day, or any day after the debit date
- (b) A payment request is received by IntegraPay on a day that is not a Banking Business Day 3)
- (c) A Payment request is received after normal operational hours, being 4pm Monday to Friday.

Any payments that fall due on any of the above will be processed on the next business day.

I authorise the Business to vary the amount of the payments from time to time as provided for within the Business agreement. I authorise IntegraPay to vary the amount of the payments upon instructions from the Business. I do not require IntegraPay to notify me of such variations to the debit amount.

I acknowledge that the total amount billed will be for the specified period for this and/or subsequent agreements and/or amendments. I acknowledge that the Business is to provide 14 days notice if proposing to vary the terms of the debit arrangements.

I acknowledge that where I wish to vary or cancel the debit arrangement I am to do so with the Business.

I acknowledge that any disputed debit payments will be directed to the Business. If no resolution is forthcoming I understand that I am to contact my financial institution.

I acknowledge that if a debit is returned by my financial institution as unpaid, I will be responsible for any fees and charges for each unsuccessful debit in addition to any financial institution charges and collection fees, including and not limited to any solicitor fees and collection agent fees appointed by IntegraPay.

I authorise IntegraPay to attempt to re-process any unsuccessful payments as advised by the Business.

I acknowledge that if specified by the Business, a setup, variation, dishonour, SMS or processing fees may apply as instructed by the Business.

I authorise:

- (a) The Debit User to verify details of my/our account with my/our financial institution
- (b) The Financial Institution to release information allowing the Debit User to verify my/our account details.

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