

DIRECT DEBIT SERVICE AGREEMENT

OUR COMMITMENT TO YOU

This document outlines our service commitment to you, in respect of the Direct Debit Request arrangements made between Oxfam Australia ABN 18 055 208 636 (User ID 7734) and you. It sets out your rights, our commitment to you and your responsibilities to us together with where you should go for assistance.

For the purposes of this Agreement, the term 'Direct Debit Request' includes debits made through either your credit card or bank account.

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 as a donation to Oxfam Australia.

Drawing arrangements:

- The debit frequency will be every four weeks unless otherwise arranged between you and Oxfam Australia.
- If any drawing falls 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 when changes to the initial terms of the arrangement are made.
- If you wish to discuss any changes to the initial terms, please contact us on Freecall 1800 088 110 or email supporter@oxfam.org.au. Please note, that we need to be informed of any changes at least three (3) business days prior to the next drawing date.

YOUR RIGHTS

Changes to the arrangement:

If you want to make changes to the drawing arrangements, please contact us on Freecall 1800 088 110 or email supporter@oxfam.org.au. Please note, that we need to be informed of any changes at least three (3) business days prior to the next drawing date. These changes may include:

- Deferring the drawing (Note: we can only defer to the next scheduled drawing date.)
- Altering the schedule
- Stopping an individual direct debit
- Suspending the Direct Debit Request
- Cancelling the Direct Debit Request completely

If you wish to notify us in writing about anything relating to this agreement, you should write to Oxfam Australia, Locked Bag 20004 MELBOURNE VIC 3001.

Enquiries:

Direct all enquiries to us, rather than to your financial institution, these should be made at least three (3) business days prior to the next scheduled drawing date. All communication to us should include your Supporter ID and full name and address details.

Privacy:

Your personal information held by us will be kept confidential except that information provided to our financial institution to initiate the drawing to your nominated account. Our full Privacy Policy can be viewed at www.oxfam.org.au

Confidentiality:

We will keep any information (including your account details) in your Direct Debit Request confidential. We 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 purpose of this agreement (including disclosing information in connection with any query or claim).

Disputes:

- If you believe that a drawing has been initiated incorrectly, we encourage you to take the matter up directly with us by contacting us on Freecall 1800 088 110, or emailing supporter@oxfam.org.au
- 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 five (5) business days (for claims lodged within 12 months of the disputed drawing)
 - 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.

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 is sufficient cleared funds for the nominated amount; and
- You advise us if the nominated account is transferred or closed.
- If your drawing is returned or dishonoured by your financial institution, you are responsible for any fees and/or interest your financial institution may charge you.