



**Chorus Australia Limited**  
T: 08 9318 5700

# DIRECT DEBIT REQUEST

Please complete and return this form to:

Chorus  
Financial Services Department  
P.O Box 2114  
Carlisle North, WA 6101

Or email to [customeraccounts@chorus.org.au](mailto:customeraccounts@chorus.org.au)

<p><b>Request and authority to debit</b></p>	<p><b>Your Surname or Company Name</b> _____</p> <p><b>Your Given Names or ABN/ARBN</b> _____ "you"</p> <p>request and authorise CHORUS AUSTRALIA LIMITED, user ID 534147 to arrange, through its own financial institution (see Direct Debit Service Agreement), a debit to your nominated account any amount CHORUS AUSTRALIA LIMITED, has deemed payable by <i>you</i>.</p> <p>This debit or charge will be made monthly, on the 25<sup>th</sup> day or next business day, through the Bulk Electronic Clearing System (BECS) from <i>your</i> account held at the financial institution you have nominated below and will be subject to the terms and conditions of the Direct Debit Request Service Agreement.</p>
<p><b>Insert the name and address of financial institution at which account is held</b></p>	<p><b>Financial Institution Name</b> _____</p> <p><b>Address</b> _____</p> <p>_____</p>
<p><b>Insert details of account to be debited</b></p> <p><i>Please complete either your bank account details or your credit card details</i></p>	<p><b>Name/s on Account</b> _____</p> <p><b>BSB Number (Must be 6 Digits)</b>  __ __ __  -  __ __ __ </p> <p><b>Account Number</b>  __ __ __ __ __ __ __ __ __ __ </p> <p>Or,</p> <p><input type="checkbox"/> Visa   <input type="checkbox"/> Mastercard</p> <p><b>Cardholder Name</b> _____</p> <p><b>Card Number</b>  __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ </p> <p><b>Expiry Date</b>  __ __  -  __ __ </p> <p><b>Cardholder Signature</b> _____</p>
<p><b>Insert details of your agreed payment plan which has been discussed with you</b></p>	<p><b>Month to commence Direct Debit</b> _____</p> <p><i>i.e. Which month's service charges do you wish to start having direct debited?</i></p> <p><b>You will receive a monthly invoice prior to the deduction being finalised notifying you of the amount to be deducted.</b></p>

<b>Acknowledgment</b>	<p>By signing and/or providing us with a valid instruction in respect to your Direct Debit Request, you acknowledge:</p> <p>You have understood and agreed to the terms and conditions governing the debit arrangements between you and CHORUS AUSTRALIA LIMITED as set out in this Request and in your Direct Debit Request Service Agreement;</p> <p>You authorise and request that this Direct Debit Request remain in force until cancelled, deferred or otherwise altered in accordance with the Service Agreement; and</p> <p>You confirm account details are correct and that this request is signed by required number of authorised signatories.</p>
<b>Insert your signature and address</b>	<p><b>Signature</b> _____          (If signing for a company, sign and print full name and capacity for signing eg. director)</p> <p><b>Address</b> _____          _____</p> <p><b>Date</b>    ____ / ____ / ____</p>
<b>Second account signatory (if required)</b>	<p><b>Signature</b> _____          (If signing for a company, sign and print full name and capacity for signing eg. director)</p> <p><b>Address</b> _____          _____</p> <p><b>Date</b>    ____ / ____ / ____</p>

<b>OFFICE USE ONLY</b>
Customer Service Coordinator/ Staff Member Completing Form:
Date Processed by Finance:
Finance Signature:

# DIRECT DEBIT REQUEST SERVICE AGREEMENT

Chorus  
P.O Box 2114  
Carlisle North, WA 6101  
T: 08 9318 5700  
E: [customeraccounts@chorus.org.au](mailto:customeraccounts@chorus.org.au)



This is your Direct Debit Service Agreement with **CHORUS AUSTRALIA LIMITED** ABN 45 616 910 564. DE USER ID: 534147. It explains what your obligations are when undertaking a Direct Debit arrangement with us. It also details what our obligations are to you as your Direct Debit provider.

Please keep this agreement 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 authorisation.

<b>Definitions</b>	<p><b>account</b> means the account held at <i>your financial institution</i> from which we are authorised to arrange for funds to be debited.</p> <p><b>agreement</b> means this Direct Debit Request Service Agreement between <i>you</i> and <i>us</i>.</p> <p><b>business day</b> means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.</p> <p><b>debit day</b> means the day that payment by <i>you</i> to <i>us</i> is due.</p> <p><b>debit payment</b> means a transaction where a debit is made.</p> <p><b>direct debit request</b> means the Direct Debit Request (DDR) between <i>us</i> and <i>you</i>.</p> <p><b>us</b> or <b>we</b> mean Chorus (the Debit User) <i>you</i> have authorised by requesting a <i>Direct Debit Request</i>.</p> <p><b>you</b> or <b>your</b> means the customer who has signed or authorised by other means the <i>Direct Debit Request</i>.</p> <p><b>your financial institution</b> means the financial institution nominated by <i>you</i> on the DDR at which the <i>account</i> is maintained.</p>
<b>1. Debiting your account</b>	<p>1.1 By signing a <i>Direct Debit Request</i> or by providing <i>us</i> with a valid instruction, <i>you</i> have authorised <i>us</i> to arrange for funds to be debited from <i>your account</i> in to the following bank account for CHORUS AUSTRALIA LIMITED –</p> <p style="padding-left: 40px;">National Australia Bank</p> <p style="padding-left: 40px;">BSB: 086-492</p> <p style="padding-left: 40px;">Account Number: 901626342</p> <p><i>You</i> should refer to the <i>Direct Debit Request</i> and this <i>agreement</i> for the terms of the arrangement between <i>us</i> and <i>you</i>.</p> <p>1.2 <i>We</i> will arrange for funds to be debited from <i>your account</i> if <i>we</i> have sent, to the address nominated by <i>you</i> in the <i>Direct Debit Request</i>, an invoice which specifies the amount payable by <i>you</i> to <i>us</i> and when it is due.</p> <p>1.3 If the <i>debit day</i> falls on a day that is not a <i>business day</i>, <i>we</i> may direct <i>your financial institution</i> to debit <i>your account</i> on the following <i>business day</i>. If <i>you</i> are unsure about which day <i>your account</i> has or will be debited <i>you</i> should ask <i>your financial institution</i>.</p>

<p><b>2. Amendments by us</b></p>	<p>2.1 We may vary any details of this <i>agreement</i> or a <i>Direct Debit Request</i> including the legal entity servicing this agreement, bank account that your monies are debited in to and amount and/or frequency of payments at any time by giving you at least fourteen <b>(14) days</b> written notice.</p>
<p><b>3. Amendments by you</b></p>	<p>You may change*, stop or defer an individual debit payment, vary any of the details in the DDR, or terminate this agreement by providing us with at least fourteen <b>(14) days</b> notification by writing to:</p> <p>Chorus  Financial Services Department  P.O Box 2114  Carlisle North, WA 6101</p> <p><b>or</b></p> <p>Emailing <a href="mailto:customeraccounts@chorus.org.au">customeraccounts@chorus.org.au</a></p> <p><b>or</b></p> <p>by telephoning us on <b>9318 5700</b> during business hours;</p> <p><b>or</b></p> <p>arranging it through your own financial institution, which is required to act promptly on your instructions.</p> <p><b>*Note:</b> in relation to the above reference to ‘change’, your financial institution may ‘change’ your debit payment only to the extent of advising us Chorus of your new account details.</p>
<p><b>4. Your obligations</b></p>	<p>4.1 It is <i>your</i> responsibility to ensure that there are sufficient clear funds available in <i>your</i> account to allow a <i>debit payment</i> to be made in accordance with the <i>Direct Debit Request</i>.</p> <p>4.2 If there are insufficient clear funds in <i>your account</i> to meet a <i>debit payment</i>:</p> <ul style="list-style-type: none"> <li>(a) <i>you</i> may be charged a fee and/or interest by <i>your financial institution</i>;</li> <li>(b) <i>you</i> may also incur fees or charges imposed or incurred by <i>us</i>; and</li> <li>(c) <i>you</i> must arrange for the <i>debit payment</i> to be made by another method or arrange for sufficient clear funds to be in <i>your account</i> by an agreed time so that <i>we</i> can process the <i>debit payment</i>.</li> </ul> <p>4.3 You should advise us immediately if your nominated account is transferred or closed or if your account details change.</p> <p>4.4 You should check <i>your account</i> statement to verify that the amounts debited from <i>your account</i> are correct.</p>

<p><b>5 Dispute</b></p>	<p>5.1 If you believe that there has been an error in debiting <i>your account</i>, you should notify us directly on <b>9318 5700</b> and confirm that with notice in writing to us as soon as possible so that we can resolve your query more quickly. Alternatively, you can take it up directly with your financial institution.</p> <p>5.2 If we conclude as a result of our investigations that <i>your account</i> has been incorrectly debited we will respond to <i>your</i> query by arranging for <i>your financial institution</i> to adjust <i>your</i> account (including interest and charges) accordingly. We will also notify you in writing of the amount by which <i>your account</i> has been adjusted.</p> <p>5.3 If we conclude as a result of our investigations that <i>your account</i> has not been incorrectly debited we will respond to <i>your</i> query by providing you with reasons and any evidence for this finding in writing.</p>
<p><b>6. Accounts</b></p>	<p>You should check:</p> <ul style="list-style-type: none"> <li>(a) with <i>your financial institution</i> whether direct debiting is available from <i>your account</i> as direct debiting is not available on all accounts offered by financial institutions.</li> <li>(b) <i>your</i> account details which you have provided to us are correct by checking them against a recent <i>account</i> statement; and</li> <li>(c) with your financial institution before completing the Direct Debit Request if you have any queries about how to complete the Direct Debit Request.</li> </ul>
<p><b>7. Confidentiality</b></p>	<p>7.1 We will keep any information (including <i>your account</i> details) in <i>your Direct Debit Request</i> confidential. We will make reasonable efforts to keep any such information that we have about you secure and to ensure that any of <i>our</i> employees or agents who have access to information about you do not make any unauthorised use, modification, reproduction or disclosure of that information.</p> <p>7.2 We will only disclose information that we have about you:</p> <ul style="list-style-type: none"> <li>(a) to the extent specifically required by law; or</li> <li>(b) for the purposes of this <i>agreement</i> (including disclosing information about any query or claim).</li> </ul>
<p><b>8. Notice</b></p>	<p>8.1 If you wish to notify us in writing about anything relating to this <i>agreement</i>, you should write to:</p> <p style="padding-left: 40px;">Chorus Financial Services Department P.O Box 2114 Carlisle North, WA 6101</p> <p style="padding-left: 40px;">Or email <a href="mailto:customeraccounts@chorus.org.au">customeraccounts@chorus.org.au</a></p> <p>8.2 We will notify you by sending a notice in the ordinary post to the address you have given us in the <i>Direct Debit Request</i>.</p> <p>8.3 Any notice will be deemed to have been received on the third <i>business day</i> after posting.</p>

# FREQUENTLY ASKED QUESTIONS

## Is Direct Debit secure?

Chorus has partnered with National Australia Bank to use their banking system. This gives us all the confidence of the security afforded by National Australia Bank as a major provider of banking in Australia.

## How much will it cost me?

Chorus does not charge you any additional costs for using the direct debit payment system and there are no charges from your bank. It will not cost you to implement direct debit.

## What happens if there is not enough money in my account when the debit is due?

If the bank doesn't allow the payment to go through, we will contact you before trying the deduction again. We do not automatically retry the deduction.

Your bank may charge you a fee if you don't have enough money to cover the payment. If this happens, talk to your bank as all banks offer seniors accounts which are fee free.

Chorus does not charge you a fee if the payment is not made.

## Can I pay my account from my credit card?

Yes, Chorus can accept payments from both savings accounts and credit cards. If someone else is paying for the service we can also accept payments from their account providing they authorise the form.

## Why is there no dollar amount on the form?

There is no dollar value on the form as you are authorising Chorus to deduct the amount you owe (unless you have nominated a payment plan with a specific dollar amount). This way if the number of services you receive change you do not need to complete a new form.

## How much will I pay and when will it be deducted from my account?

Payments are different for different services and depend on the number of services you have each month.

Payments will be deducted monthly on the 25<sup>th</sup> day, or next business day, and you will receive your invoice before this so you know the value of the payment.

## What if I cancel my service?

We make every effort to ensure that all charges are correct before the direct debit is deducted from your account. However late cancellations may not be processed before we advise the bank of the deductions. If Chorus incorrectly charges you please notify us so we can investigate.

## Can I change my mind?

You can make changes by calling our office on (08) 9318 5700. The bank will not make changes for you.

We require 7 days' notice to cancel a direct debit authority. Once we are notified we will cancel the direct debit as soon as possible to ensure you are not charged.

Reference Number	Approval date	Revision due
FIN:FM:0015	1/04/2019	1/04/2021