



Garvan Research Foundation Direct Debit Request Service Agreement

You have recently completed a Direct Debit Request form (DDR) authorising the **Garvan Research Foundation User ID 330891 – ABN 91 042 722 738** to deduct regular donations from your bank account. This document is your Direct Debit Service Agreement with **the Garvan Research Foundation**. The agreement 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. 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. You do not need to take any action unless you wish to vary the terms of our agreement. Thank you very much for your support.

Definitions

account means the account held at *your financial institution* from which we are authorised to arrange for funds to be debited.

agreement means this Direct Debit Request Service Agreement between *you* and *us*.

banking day means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.

debit day means the day that payment by *you* to *us* is due.

debit payment means a particular transaction where a debit is made.

direct debit request means the Direct Debit Request between *us* and *you*.

us or **we** means **Garvan Research Foundation**, (the Debit User) *you* have authorised by signing a *Direct Debit Request*.

you means the customer who has signed or authorised by other means the *Direct Debit Request*.

your financial institution means the financial institution nominated by *you* on the DDR at which the *account* is maintained.

Debiting Your Account

By signing a Direct Debit Request or by providing us with a valid instruction, you have authorised us to arrange for funds to be debited from your account. You should refer to the Direct Debit Request and this agreement for the terms of the arrangement between us and you.

We will deduct the first debit payment on the **15th day of the month the month after we have received your Direct Debit Request (DDR)**. From then we will deduct debit payments on the **15th day of the month they are due**.

We will only arrange for funds to be debited from your account as authorised in the Direct Debit Request form you have sent to us.

If the debit day falls on a day that is not a banking day, we may direct your financial institution to debit your account on the following banking day. If you are unsure about which day your account has or will be debited you should ask your financial institution.

Changing the Direct Debit Arrangements.

You may change the amount or frequency of payments, stop or defer an individual debit payment, or cancel your direct debit request entirely at any time by providing us with at least fourteen (14 days) notice in writing to:

Garvan Research Foundation
Reply Paid 68593
DARLINGHURST NSW 2010

or by email to foundation@garvan.org.au or by phoning us on **(02) 9295 8110** from 9am to 5pm Monday to Friday.

If we need to vary any details of this agreement or a Direct Debit Request we will give you at least fourteen (14) days written notice. We will notify you by sending a notice in the ordinary post to the address you have given us in the Direct Debit Request. Any notice will be deemed to have been received on the third banking day after posting.

Your Obligations

You should check with your financial institution whether direct debiting is available from your account as direct debiting is not available on all accounts offered by financial institutions. You should also check that the account details which you have provided to us are correct by checking them against a recent account statement

It is your responsibility to ensure that there are sufficient clear funds available in your account to allow a debit payment to be made in accordance with the Direct Debit Request. If there are insufficient clear funds in your account to meet a debit payment you may be charged a fee and/or interest by your financial institution (eg rejection or dishonour fees); you may also be charged fees incurred by us if any.

You should check your account statement to verify that the amounts debited from your account are correct.

If Garvan Research Foundation is liable to pay goods and services tax (GST) in connection with this agreement, then you agree to pay Garvan Research Foundation on demand an amount equal at the prevailing GST rate.

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

Enquiries or Errors

If you believe that there has been an error in debiting your account, you should notify us on **(02) 9295 8110 (Monday to Friday 9am to 5pm)** so that we can resolve your query more quickly. Alternatively you can take it up with your financial institution direct.

If we conclude as a result of our investigations that your account has been incorrectly debited we will respond to your query by arranging for your financial institution to adjust your account (including interest and charges) accordingly. We will also notify you in writing of the amount by which your account has been adjusted.

If we conclude as a result of our investigations that your account has not been incorrectly debited we will respond to your query by providing you with reasons and any evidence for this finding in writing.

You can also contact us for any queries about this agreement, your donations or any aspect of our work at:



Garvan Research Foundation
384 Victoria Street
Reply Paid 68593
DARLINGHURST NSW 2010
(no stamp is necessary)



(02) 9295 8110 (9am to 5pm)



www.foundation.org.au



foundation@garvan.org.au