

Mt Osmond Golf Club  
60 Mt Osmond Rd  
Mt Osmond SA 5064  
[www.mogc.com.au](http://www.mogc.com.au)



## Direct Debit Request (DDR)

Request and Authority to debit the credit card named below to pay

### Mount Osmond Golf Club

Request and Authority to debit

Your Full Name

"you" request and authorise **Mount Osmond Golf Club** to arrange, through its own financial institution, a debit to your nominated *credit card* any amount **Mount Osmond Golf Club** has deemed payable by *you* (as per the Direct Debit Schedule).

This debit or charge will remain in place and occur on an ongoing basis unless *you* notify *us* in accordance with clause 3 of the DDR Service Agreement. You will be notified of the following years DDR Schedule at least 28 days prior to the 1<sup>st</sup> instalment being processed.

This debit or charge will be made via a direct debit to your credit card you have nominated below and will be subject to the terms and conditions of the Direct Debit Request Service Agreement.

Insert details of credit card to be debited

Name/s on card

Expiry date

  -  

Card number

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Acknowledgement

By signing and/or providing us with a valid instruction in respect to your Direct Debit Request, you have understood and agreed to the terms and conditions governing debit arrangements between you and **Mount Osmond Golf Club** as set out in this Request and in your Direct Debit Request Service Agreement.

Insert your signature and address

Signature

Date

Name

Postal Address



## Direct Debit Request Service Agreement

This is your Direct Debit Service Agreement with Mount Osmond Golf Club, ABN - 79 990 797 062. 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.

<p>Definitions</p>	<p><b>agreement</b> means this Direct Debit Request Service Agreement between <i>you</i> and <i>us</i>.</p> <p><b>banking day</b> means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.</p> <p><b>credit card</b> means the credit card held at <i>your financial institution</i> from which <i>we</i> are authorised to arrange for funds to be debited.</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 particular transaction where a debit is made.</p> <p><b>direct debit request</b> means the Direct Debit Request between <i>us</i> and <i>you</i>.</p> <p><b>us</b> or <b>we</b> means <b>Mount Osmond Golf Club</b>, (the Debit User) <i>you</i> have authorised by requesting a <i>Direct Debit Request</i>.</p> <p><b>you</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>
<p>1. Debiting your credit card</p>	<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 credit card</i>. <i>You</i> should refer to the <i>Direct Debit Request</i>, <i>Direct Debit Schedule</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 only arrange for funds to be debited from <i>your credit card</i> as authorised in the <i>Direct Debit Request</i> and <i>Direct Debit Schedule</i>.</p> <p><b>or</b></p> <p><i>We</i> will only arrange for funds to be debited from <i>your credit card</i> if <i>we</i> have sent to the address nominated by <i>you</i> in the <i>Direct Debit Request</i>, a <i>Direct Debit Schedule</i> 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>banking day</i>, <i>we</i> may direct <i>your financial institution</i> to debit <i>your account</i> on the following <i>banking day</i>. If <i>you</i> are unsure about which day <i>your account</i> has or will be debited you should ask <i>your financial institution</i>.</p> <p>1.4 This debit or charge will remain in place and occur on an ongoing basis unless <i>you notify us</i> in accordance with clause 3 of the DDR Service Agreement (below). You will be notified of the following years DDR Schedule at least 28 days prior to the 1<sup>st</sup> instalment being processed.</p>
<p>2. Amendments by <i>us</i></p>	<p>2.1 <i>We</i> may vary any details of this <i>agreement</i> or a <i>Direct Debit Request</i> at any time by giving <i>you</i> at least twenty eight <b>(28) days</b> written notice.</p>
<p>3. Amendments by <i>you</i></p>	<p>3.1 You may stop or defer a debit payment, or terminate (cancel) this agreement or alter the payment frequency at any time by providing <i>us</i> with at least <b>28 days</b> notification by writing to:</p> <p><b>Mount Osmond Golf Club</b> <b>60 Mt Osmond Rd</b> <b>MOUNT OSMOND SA 5064</b></p> <p><b>or</b></p> <p>by telephoning <i>us</i> on <b>8379 1673</b> during business hours;</p>

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<p>4. Your obligations</p>	<p>4.1 It is <i>your</i> responsibility to ensure that there are sufficient available credit in <i>your credit card</i> 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 available credit in <i>your credit card</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 available credit to be in <i>your credit card</i> by an agreed time so that <i>we</i> can process the <i>debit payment</i>.</li> </ul> <p>4.3 <i>You</i> should check <i>your credit card</i> statement to verify that the amounts debited from <i>your credit card</i> are correct.</p>
<p>5. Disputes</p>	<p>5.1 If <i>you</i> believe there has been an error in debiting <i>your credit card</i>, <i>you</i> should notify <i>us</i> directly on 8379 1673 and confirm that notice in writing with <i>us</i> as soon as possible so that <i>we</i> can resolve your query more quickly. Alternatively <i>you</i> can take it up directly with your financial institution.</p> <p>5.2 If <i>we</i> conclude as a result of our investigations that <i>your credit card</i> has been incorrectly debited <i>we</i> will respond to <i>your</i> query by arranging for <i>your financial institution</i> to adjust <i>your credit card</i> (including interest and charges) accordingly. <i>We</i> will also notify <i>you</i> in writing of the amount by which <i>your credit card</i> has been adjusted.</p> <p>5.3 If <i>we</i> conclude as a result of our investigations that <i>your credit card</i> has not been incorrectly debited <i>we</i> will respond to <i>your</i> query by providing <i>you</i> with reasons and any evidence for this finding in writing.</p>
<p>6. Accounts</p>	<p><i>You</i> should check:</p> <ul style="list-style-type: none"> <li>a) <i>your credit card</i> details which <i>you</i> have provided to <i>us</i> are correct by checking them against a recent <i>credit card</i> statement; and</li> <li>b) with <i>your financial institution</i> before completing the <i>Direct Debit Request</i> if <i>you</i> have any queries about how to complete the <i>Direct Debit Request</i>.</li> </ul>
<p>7. Confidentiality</p>	<p>7.1 <i>We</i> will keep any information (including <i>your credit card</i> details) in <i>your Direct Debit Request</i> confidential. <i>We</i> will make reasonable efforts to keep any such information that <i>we</i> have about <i>you</i> secure and to ensure that any of <i>our</i> employees or agents who have access to information about <i>you</i> do not make any unauthorised use, modification, reproduction or disclosure of that information.</p> <p>7.2 <i>We</i> will only disclose information that <i>we</i> have about <i>you</i>:</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 in connection with any query or claim).</li> </ul>
<p>8. Notice</p>	<p>8.1 If <i>you</i> wish to notify <i>us</i> in writing about anything relating to this <i>agreement</i>, <i>you</i> should write to:</p> <p style="margin-left: 40px;"><b>Mt Osmond Golf Club</b>  <b>60 Mount Osmond Rd</b>  <b>MOUNT OSMOND SA 5064</b></p> <p>8.2 <i>We</i> may send notices either electronically to your email address or by ordinary post to the address <i>you</i> have given <i>us</i>.</p> <p>8.3 Any notice will be deemed to have been received on the third <i>banking day</i> after emailing or posting.</p>

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