

DIRECT DEBIT SERVICE AGREEMENT

Our commitment to you

API Leisure & Lifestyle will:

- arrange for funds to be debited to your nominated account as authorised in the Direct Debit Request;
- debit your account on the next working day when the due date of the debit falls due on a weekend or public holiday (if you are uncertain as to when the debit will be processed to your account, you should enquire direct with your financial institution);
- give you at least 14 days' notice of any changes we propose to make to these debiting arrangements, unless the changes are made at your request;
- not disclose information relating to your direct debit request except for processing a debit or dealing with a disputed transaction, or if we are required by law to disclose the information. We may disclose such information to our financial institution in connection with a claim made relating to an alleged incorrect or wrongful debit.

Please note that direct debiting may not be available on all accounts and if you are uncertain whether your account is suitable you should check with your financial institution before completing the Direct Debit Request.

Your responsibilities

It is your responsibility to:

- ensure your nominated account can accept direct debits;
- ensure all account holders on the nominated account agree to the debiting arrangement;
- ensure that the account details are correct (by checking them against a recent account statement) and if you are uncertain of the account details you should check with your financial institution before completing the Direct Debit Request;
- notify us if the nominated account is transferred or closed, or if the account details change;
- ensure there are sufficient funds to meet each debit on its due date (if there are insufficient funds, you may be charged a fee by us and/or your financial institution);
- check with your financial institution, before completing the Direct Debit Request, if you have any queries about how to complete the Direct Debit Request.

Your rights

You may stop any debit or cancel the Direct Debit Request with us and such request may be directed to us or your financial institution.

You may defer or alter any of the debiting arrangements with us by giving us at least 10 working days' written notice. Debits according to these arrangements may take place in the meantime.

When you consider that a debit has been initiated incorrectly, you should contact us. We will then investigate your query and:

- if we find that your account has been incorrectly debited, we will notify you and we will arrange for your financial institution to adjust your account;
- if we find that your account has not been incorrectly debited, we will tell you why;
- if you are dissatisfied with our finding, you can still refer the query to your financial institution, which may lodge a claim on your behalf.