

## 1. Debiting your Account

By agreeing to a Direct Debit Request (DDR) you have authorized SASMA to arrange for funds to be debited from your nominated savings or cheque account. SASMA will debit your account in accordance with the conditions below.

SASMA will only arrange for funds to be debited from your account as authorised in the DDR. If the debit falls on a day that is not a business day, we may direct your financial institution to debit your account on the following business day.

Direct debit is a method of payment and not an acceptance of a payment arrangement to clear arrears unless it has been approved by the Corporation

## 2. Changes Made by SASMA

SASMA may vary any details of this agreement of DDR at any time by giving you at least fourteen days written notice.

## 3. Customer Changes

For all matters affecting the direct debit arrangements the customer needs to:

Contact SASMA directly on 8234 6369 or email [admin@sasma.com.au](mailto:admin@sasma.com.au) and;

- Notify SASMA at least five working days before the next debit day to stop or defer a debit payment;
- Notify SASMA at least five working days before the next debit day to arrange cancellation of authority to us.

## 4. Your Obligations

It is your responsibility to ensure that there are sufficient clear funds available in your account by the due date to allow a direct debit payment to be made in accordance with DDR.

If there are insufficient clear funds in your account to meet a payment:

- You may be charged a fee and/or interest by your financial institution;
- You will be charged a dishonour fee of \$10.00 by SASMA, and;
- You must arrange for the payment to be made by another method.

You should check your account statement to verify the amount has been debited.

## 5. Disputes

If you believe there has been an error in debiting your account you should contact us on (08) 8234 6369 or confirm this in writing with us as soon as possible via email: [admin@sasma.com.au](mailto:admin@sasma.com.au). Alternatively you can contact your financial institution.

## 6. Accounts

You should check:

- With your financial institution to find out whether direct debiting through the bulk electronic clearing system (BECS) is available for your account, as direct debiting is not available on all accounts offered by financial institutions;
- Your account details against a recent account statement to ensure they are correct;
- With your financial institution, if you are unsure how to complete the account details on the DDR.
- The details provided in the direct debit confirmation letter are correct.

## 7. Confidentiality

Your records and account details will be kept private and confidential. Those details will only be disclosed if you or your financial institution requests them in connection with your direct debit payment arrangement.

## 8. Privacy

The information requested on this form is for the purpose of providing you services relating to SASMA. Your personal information will only be used or disclosed for purposes relating to the services SASMA provides to you relating to your membership.

If you wish to update or access the information that we hold about you, please contact us.