

Direct Debit Request Service Agreement

Loughlin Pty Ltd of Level 2, 46 Kippax Street, Surry Hills 2010 (“we” or “us”) User ID: 307302

You have entered or are about to enter into an arrangement under which you will make payments to us. You want to make those payments by use of the Direct Debit System. This agreement sets out the terms on which we accept and act on your Direct Debit Request to debit amounts from your account using the Direct Debit System. This Direct Debit request is additional to the purchase arrangement you have made.

Please ensure you keep a copy of this agreement as it sets out certain rights and obligations from giving us your Direct Debit Request.

When we are bound by this agreement

1. We are bound by this agreement when we receive your Direct Debit Request complete with the particulars we need to draw an amount under it.

What we agree and what we can do

2. We only draw money out of your account in accordance with the terms of your Direct Debit Request.
3. On giving you at least 14 days notice, we may change our procedures in this agreement, change the terms of your Direct Debit Request or cancel your Direct Debit Request.
4. To alter the terms, defer a payment, stop a drawing or cancel this direct debit request you must contact us 5 days before the next payment by contacting our Customer Relations Officer by post at the address below, phone on 1300 857 357 or by email on customercare@insightccs.com.au.
5. You may dispute any amount we draw under your Direct Debit Request by contacting the Customer Relations Officer on 1300 857 357 or by email on customercare@insightccs.com.au or by post or facsimile at the address below.
6. We deal with any dispute under clause 5 of this agreement by checking the record of the sales against what you say and the information you provide. All disputes are resolved within 3 working days or your money will be refunded without question. We will describe to you in writing how we were or were not entitled to receive payment and if we were not entitled to obtain the payment we will refund the payment received. If subsequent investigation reveals the money was properly billed we will request payment in writing.
7. If the day on which you must make any payment to us is not a business day, we will draw on your account under your Direct Debit Request on the next business day.
8. If your financial institution rejects any of our attempts to draw an amount in accordance with your Direct Debit Request, we shall

attempt to draw an amount on one further occasion within 3 working days. In the event of a further rejection we shall seek payment for the missed payment at the time of the next due date. In the event of a two subsequent rejected payments we shall notify you by mail, email or personal phone call of 14 days notice of termination of the direct debit facility.

9. We will not disclose to any person any information you give us on your Direct Debit Request, which is not generally available, unless a dispute arises under clause 5 or otherwise and we need to disclose information about the Direct Debit Request to your financial institution or our financial institution or both of them, or you consent to that disclosure; or we are required to disclose that information by law.

What you should consider

10. Not all accounts held with a financial institution are available to be drawn on under the Direct Debit System.
11. Before you complete your Direct Debit Request, it is best to check account details against a recent statement from your financial institution to ensure the details on your Direct Debit Request are completed correctly.
12. Please enquire of your financial institution if you are uncertain when your financial institution processes an amount we draw under your Direct Debit Request on a day which is not a business day.
13. It is your responsibility to ensure there are sufficient clear funds available in your account, by the due date on which we draw any amount under your Direct Debit Request, to enable us to obtain payment in accordance with your Direct Debit Request.
14. We request you to direct:
 - All requests to stop or cancel your Direct Debit Request to us or your Financial Institution; and
 - All enquiries relating to any dispute under Clause 5 of this agreement to us or your Financial Institution

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Account Enquiries: 1300 739 871
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