

ONEseniors reserves the right to change this Direct Debit Policy at any time and notify you by posting an updated version of the Policy on our website. The amended Policy will apply between us whether or not we have given you specific notice of any change. We encourage you to review this Policy periodically because it may change from time to time.

1. **CHANGES TO DIRECT DEBIT ARRANGEMENTS**

1.1. The Customer will be advised 14 days in advance of any changes to the Direct Debit arrangements.

2. **ACCOUNTS**

2.1. For all matters relating to your Direct Debit arrangements, including any disputes that may occur, you will need to contact us: Call 133 001 and/or send written correspondence to GPO BOX 2223, Melbourne VIC 3001. Please allow 3 working days for the amendments to take effect.

3. **WHAT YOU SHOULD BE AWARE OF**

3.1. Direct debiting through BECS is not available on all accounts; and

3.2. Account details should be checked against a recent statement from the account holder's Financial Institution. If you are in any doubt, you should check with your financial institution before completing the Direct Debit request form.

4. **CUSTOMERS RESPONSIBILITY**

4.1. It is the Customer's responsibility to ensure that sufficient cleared funds are in the nominated debiting account at all times as we reserve the right to debit any amount due on an account at any time.

5. **RECORDS**

5.1. All Customer records and account details will be kept private and confidential to be disclosed only at the request of the Customer or Financial Institution in connection with a claim made to an alleged incorrect or wrongful debit.

6. **RECOMMENDATION**

6.1. We recommend that you confirm your Direct Debit details with your Financial Institution before submitting them us, as any returned payments due to incorrect details will incur a \$10.00 fee.

7. **RETURNED UNPAID TRANSACTIONS**

7.1. If we try to take a Direct Debit payment and it fails because either your details are incorrect, or there are insufficient funds, then a \$10 Direct Debit dishonour fee will be applied to your account. To prevent further charges, we will not attempt to take another Direct Debit payment until we have contacted you and verified your details.