**DIRECT DEBIT & CREDIT CARD AGREEMENT TERMS & CONDITIONS**

**Our commitment to you**

This document outlines our service commitment to you in respect of the Direct Debit Request (DDR) or Credit Card arrangements made between The Shepherd Centre (ABN: 61 000 699 927/User ID: 278787) and you. It sets out your rights, our commitment to you and your responsibilities to us, together with where you should go for assistance.

**Initial terms of the arrangement**

In terms of the arrangements made between The Shepherd Centre and you, we undertake to periodically debit your nominated account or Credit Card for the agreed amount.

 **Drawing arrangements**

* Drawing will then take place on the 18th or 28th of every month as nominated
* If any drawing falls due on a non-business day, it will be debited to your account or Credit Card on the next business day following the scheduled drawing date.
* We will give you at least 14 days’ notice in writing when changes to the initial terms of the arrangement are made. This notice will state any other changes to the initial terms.
* If you wish to discuss any changes to the initial terms, please contact The Shepherd Centre on (02) 9370 4400 or email enquiries@shepherdcentre.org.au.

**Your rights**

**Changes to the arrangement**

* If you want to make changes to the drawing arrangements, please contact us on (02) 9370 4400 or email enquiries@shepherdcentre.org.au.
* These changes may include:
	+ Deferring the drawing; or
	+ Altering the schedule; or
	+ Stopping an individual debit; or
	+ Suspending the Direct Debit or Credit Card Request: or
	+ Cancelling the Direct Debit or Credit Card Request completely.

**Enquiries**

Direct all enquiries to The Shepherd Centre, rather than to your financial institution. Enquiries and changes should be made at least seven working days prior to the next scheduled drawing date. All personal customer information held by us will be confidential except that information provided to our financial institutions to initiate the drawing to your nominated account.

**Disputes**

* If you believe that a drawing has been initiated incorrectly, we encourage you to take the matter up directly with The Shepherd Centre on (02) 9370 4400.
* If you do not receive a satisfactory response to your dispute from us, contact your financial institution.
* You will receive a refund of the drawing amount if we cannot substantiate the reason for the drawing.

Note: Your financial institution will ask you to contact us to resolve your disputed drawing prior to involving them.

**Your commitment to us**

It is your responsibility to ensure that:

* Your nominated account can accept Direct Debits (your financial institution can confirm this); and
* On the drawing date there are sufficient cleared funds in the nominated account; and
* You advise us if the nominated account is transferred or closed.

If your drawing is returned or dishonoured by your financial institution we will contact you by phone or mail to see if it is possible for you to continue to make these payments and to request a re-draw after a nominated period. We will ask you to reimburse us with any transaction fees incurred by us in respect of the above.

**Privacy Statement**

The Shepherd Centre respects your privacy and embraces the National Privacy Principles. The Shepherd Centre may contact you in the future for the promotion of health messages and programs, research, fundraising purposes and invitations to events. Personal details maybe provided to third parties (sometimes located outside of Australia) for the purpose of facilitating services contracted by The Shepherd Centre or where required by law. Communications from The Shepherd Centre may include mail, email, SMS or telephone contact and may also include messages on behalf of event sponsors or other third parties. By providing your information to us you agree that you have provided your indefinite consent to this contact. You may withdraw consent at any time though in doing so we may not be able to provide you with services requested. From time to time, we may share your information with other like-minded organisations.

If you do not wish to receive further communication from The Shepherd Centre (other than information that relates to this service) or if you have any questions about privacy please contact us on 1800 020 030. A copy of our Privacy Notice is available at http://www.shepherdcentre.org.au/privacy or on request.