

The following is your Direct Debit Service Agreement with **Officeworks Superstores Pty Ltd**. The agreement is designed to explain what your obligations are when undertaking a Direct Debit arrangement with us. It also details what our obligations are to you as your Direct Debit Provider.

We recommend you keep this agreement in a safe place for future reference. It forms part of the terms and conditions of your Direct Debit Request (DDR) and should be read in conjunction with your DDR form.

### Definitions

- **account** means the account held at *your financial institution* from which *we* are authorised to arrange for funds to be debited.
- **agreement** means this Direct Debit Request Service Agreement between *you* and *us*.
- **banking day** means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.
- **debit day** means the day that payment by *you* to *us* is due.
- **debit payment** means a particular transaction where a debit is made.
- **direct debit request** means the Direct Debit Request between *us* and *you*.
- **us** or **we** means **Officeworks Superstores Pty Ltd**, (the Debit User) *you* have authorised by signing a *direct debit request*.
- **you** means the customer who signed the *Direct Debit Request*.
- **your financial institution** means the financial institution nominated by *you* on the DDR at which the *account* is maintained.

### 1. Debiting your account

By submitting a *Direct Debit Request*, *you* have authorised *us* to arrange for funds to be debited from *your account*. *You* should refer to the *Direct Debit Request* and this *agreement* for the terms of the arrangement between *us* and *you*.

*We* will only arrange for funds to be debited from *your account* as authorised in the *Direct Debit Request*.

If the *debit day* falls on a day that is not a *banking day*, *we* may direct *your financial institution* to debit *your account* on the following *banking day*.

If *you* are unsure about which day *your account* has or will be debited *you* should ask *your financial institution*.

### 2. Amendments by you

*You* may stop or terminate this agreement by providing *us* with at least fourteen (14) days' notification by writing to: **Accounts Payable & Receivables Manager, Officeworks Superstores Pty Ltd, PO Box 513, East Bentleigh VIC 3165** or by telephoning *us* on **1300 633 423 (Option 3 then Option 1)** during business hours.

*You* may change this agreement by submitting a new *Direct Debit Request*. If *you* wish to stop or terminate the existing agreement, please provide *us* with at least fourteen (14) days' notification by writing to: **Accounts Payable & Receivables Manager, Officeworks Superstores Pty Ltd, PO Box 513, East Bentleigh VIC 3165** or by telephoning *us* on **1300 633 423 (Option 3 then Option 1)** during business hours.

### 3. Amendments by us

*We* may vary any details of this *agreement* or a *Direct Debit Request* at any time by giving *you* at least fourteen (14) days' written notice.

### 4. Your obligations

It is *your* responsibility to ensure that there are sufficient clear funds available in *your account* to allow a *debit payment* to be made in accordance with the *Direct Debit Request*.

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

- (a) *you* may be charged a fee and/or interest by *your financial institution*;
- (b) *you* must arrange for the *debit payment* to be made by another method or arrange for sufficient clear funds to be in *your account* by an agreed time so that *we* can process the *debit payment*.

*You* should check *your account* statement to verify that the amounts debited from *your account* are correct

If **Officeworks Superstores Pty Ltd** is liable to pay goods and services tax ("GST") on a supply made in connection with this *agreement*, then *you* agree to pay **Officeworks Superstores Pty Ltd** on demand an amount equal to the consideration payable for the supply multiplied by the prevailing GST rate.

### 5. Dispute

If *you* believe that there has been an error in debiting *your account*, *you* should notify *us* directly on **1300 633 423 (Option 3 then Option 1)**. Alternatively *you* can take it up with *your* financial institution direct.

If *we* conclude as a result of our investigations that *your account* has been incorrectly debited *we* will respond to *your* query by arranging for *your financial institution* to adjust *your account* (including interest and charges) accordingly.

If *we* conclude as a result of our investigations that *your account* has not been incorrectly debited *we* will respond to *your* query by providing *you* with reasons and any evidence for this finding.

### 6. Accounts

*You* should check:

- (a) with *your financial institution* whether direct debiting is available from *your account* as direct debiting is not available on all accounts offered by financial institutions.
- (b) *your account* details which *you* have provided to *us* are correct by checking them against a recent *account* statement; and
- (c) with *your financial institution* before completing the *Direct Debit Request* if *you* have any queries about how to complete the *Direct Debit Request*.

### 7. Confidentiality

*We* will keep any information (including *your account* details) in *your Direct Debit Request* confidential. *We* will make reasonable efforts to keep any such information that *we* have about *you* secure and to ensure that any of *our* employees or agents who have access to information about *you* do not make any unauthorised use, modification, reproduction or disclosure of that information.

*We* will only disclose information that *we* have about *you*:

- (a) to the extent specifically required by law; or
- (b) for the purposes of this *agreement* (including disclosing information in connection with any query or claim).

### 8. Notice

If *you* wish to notify *us* in writing about anything relating to this *agreement*, *you* should write to **Accounts Payable & Receivables Manager, Officeworks Superstores Pty Ltd, PO Box 513, East Bentleigh VIC 3165**.