



# Title: Direct Debit Request (DDR)

**Request and Authority to debit the nominated stated below to pay Insight Mercantile Pty Ltd – APCA ID 405084**

<b>Request and Authority to debit</b>	
<b>Your Surname or the Company name:</b>	
<b>Your Given names or the Company ABN/ARBN:</b>	
The Individual "you" or the below stated " <b>company signatory</b> " request and authorise <b>Insight Mercantile Pty Ltd – APCA ID 405084</b> to arrange, through its own financial institution, a debit to your nominated account as per the amount(s) stated below.	
<b>Payment Arrangement</b>	
<i>Please select one of the below payment methods that best suits your current financial position. You may select more than one Payment Option.</i>	
<b>Option 1 - Payment Arrangement (Please tick one box only)</b>	
<b>My preferred method of payment and amount each period is:</b> <i>Minimum amount of \$20.00 per month</i>	<input type="checkbox"/> Week <input type="checkbox"/> Fortnight <input type="checkbox"/> Month Start Date: _____ Fixed amount \$ _____ (AUS Dollars)
<b>Option 2 - Outstanding Payment (Please tick box)</b>	
<b>Outstanding/arrears payment and date to be withdrawn from nominated account:</b>	<input type="checkbox"/> \$ _____ (AUS Dollars) Date: _____
<b>Option 3 - Paid in Full (Please tick box)</b>	
<b>Full outstanding balance as shown on my account statement and date to be withdrawn from nominated account:</b>	<input type="checkbox"/> \$ _____ (AUS Dollars) Date: _____
This debit or charge will be made through the <b>Bulk Electronic Clearing System (BECS)</b> from <i>your account</i> held at the <i>financial institution</i> you have nominated below and will be subject to the terms and conditions of the <b>Direct Debit Request Service Agreement</b> .	
<b>Nominated Bank Account</b>	
<b>Insert the name of the financial institution at which the account is held:</b>	
<b>Insert the address of the financial institution at which the account is held:</b>	
<b>Full Name/s listed on the account:</b>	
<b>BSB number (must be 6 Digits):</b>	_____ - _____
<b>Account number:</b>	
<b>Acknowledgment:</b>	By signing and/or providing us with a valid instruction in respect to your Direct Debit Request, you have understood and agreed to the terms and conditions governing the debit arrangements between you and <b>Insight Mercantile Pty Ltd – APCA ID 405084</b> as set out in this Request and in your Direct Debit Request Service Agreement. <b><i>If signing for a Company, sign and print full name and capacity for signing, eg. Director.</i></b>

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<b><i>Nominated Bank Account</i></b>	
<b>Main account signatory:</b>	
<b>Full name of main signatory:</b>	
<b>Date:</b>	
<b>Full physical address details:</b>	
<b>Email address details:</b> (to receive notices electronically)	
<b>Second account signatory:</b> (if required)	
<b>Date:</b>	
<b>Full name of secondary signatory:</b>	
<b>Full physical address details:</b>	
Please return completed DDR (pages 1 and 2 only) to Insight Mercantile Pty Ltd by emailing to <a href="mailto:bpoinpoint@insightmercantile.com">bpoinpoint@insightmercantile.com</a> or faxing on (08) 9319 6667 or by post to PO BOX 111 Northbridge WA 6865	

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## Direct Debit Request Service Agreement

*This is your Direct Debit Service Agreement with Insight Mercantile Pty Ltd – APCA ID - 405084, ABN 46076197941.*

*It explains 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. Please keep this agreement 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 authorisation.*

<p><b>Definitions:</b></p>	<p><b>account</b> means the account held at <i>your financial institution</i> from which we are authorised to arrange for funds to be debited.</p> <p><b>agreement</b> means this Direct Debit Request Service Agreement between <i>you</i> and <i>us</i>.</p> <p><b>banking day</b> means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.</p> <p><b>debit day</b> means the day that payment by <i>you</i> to <i>us</i> is due.</p> <p><b>debit payment</b> means a particular transaction where a debit is made.</p> <p><b>direct debit request</b> means the Direct Debit Request between <i>us</i> and <i>you</i>.</p> <p><b>us</b> or <b>we</b> means <b>Insight Mercantile Pty Ltd</b>, (the Debit User) <i>you</i> have authorised by requesting a <i>Direct Debit Request</i>.</p> <p><b>you</b> means the customer who has signed or authorised by other means the <i>Direct Debit Request</i>.</p> <p><b>your financial institution</b> means the financial institution nominated by <i>you</i> on the DDR at which the <i>account</i> is maintained.</p>
<p><b>1. Debiting your account:</b></p>	<p>1.1 By signing a <i>Direct Debit Request</i> or by providing <i>us</i> with a valid instruction, you have authorised us to arrange for funds to be debited from <i>your account</i>. You should refer to the <i>Direct Debit Request</i> and this <i>agreement</i> for the terms of the arrangement between <i>us</i> and <i>you</i>.</p> <p>1.2 We will only arrange for funds to be debited from <i>your account</i> as authorised in the <i>Direct Debit Request</i>. or We will only arrange for funds to be debited from <i>your account</i> if we have sent to the address nominated by you in the <i>Direct Debit Request</i>, a billing advice which specifies the amount payable by <i>you</i> to <i>us</i> and when it is due.</p> <p>1.3 If the <i>debit day</i> falls on a day that is not a <i>banking day</i>, we may direct <i>your financial institution</i> to debit <i>your account</i> on the following <i>banking day</i>. If <i>you</i> are unsure about which day <i>your account</i> has or will be debited you should ask <i>your financial institution</i>.</p>
<p><b>2. Amendments by us:</b></p>	<p>2.1 We may vary any details of this <i>agreement</i> or a <i>Direct Debit Request</i> at any time by giving <i>you</i> at least fourteen <b>(14) days</b> written notice.</p>
<p><b>3. Amendments by you:</b></p>	<p>3.1 You may change*, stop or defer a debit payment, or terminate (cancel) this agreement at any time by providing us with at least fourteen <b>(14) days</b> notification by writing to:</p> <p style="padding-left: 40px;">Insight Mercantile PO BOX 111 NORTHBRIDGE WA 6865</p> <p style="padding-left: 40px;">or</p> <p style="padding-left: 40px;">by telephoning us on 1800 039 844 during business hours;</p>

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	<p>or</p> <p>arranging it through your own financial institution, which is required to act promptly on your instructions.</p> <p>*Note: in relation to the above reference to 'change', your financial institution may change your debit payment only to the extent of advising us <b>Insight Mercantile Pty Ltd</b> of your new account details.</p>
<p><b>4. Your obligations:</b></p>	<p>4.1 It is <i>your</i> responsibility to ensure that there are sufficient clear funds available in <i>your</i> account to allow a debit payment to be made in accordance with the <i>Direct Debit Request</i>.</p> <p>4.2 If there are insufficient clear funds in <i>your</i> account to meet a debit payment:</p> <ul style="list-style-type: none"> <li>a) <i>you</i> may be charged a fee and/or interest by <i>your financial institution</i>;</li> <li>b) <i>you</i> may also incur fees or charges imposed or incurred by <i>us</i>; and</li> <li>c) <i>you</i> must arrange for the debit payment to be made by another method or arrange for sufficient clear funds to be in <i>your</i> account by an agreed time so that <i>we</i> can process the debit payment.</li> </ul> <p>4.3 <i>You</i> should check <i>your account</i> statement to verify that the amounts debited from <i>your</i> account are correct.</p>
<p><b>5. Dispute:</b></p>	<p>5.1 If <i>you</i> believe that there has been an error in debiting <i>your account</i>, <i>you</i> should notify <i>us</i> directly on (08) 9319 6666 or by emailing <a href="mailto:bpoint@insightmercantile.com">bpoint@insightmercantile.com</a> to confirm that notice in writing with <i>us</i> as soon as possible so that <i>we</i> can resolve <i>your</i> query more quickly. Alternatively <i>you</i> can take it up directly with <i>your financial institution</i>.</p> <p>5.2 If <i>we</i> conclude as a result of our investigations that <i>your account</i> has been incorrectly debited <i>we</i> will respond to <i>your</i> query by arranging for <i>your financial institution</i> to adjust <i>your account</i> (including interest and charges) accordingly. <i>We</i> will also notify <i>you</i> in writing of the amount by which <i>your account</i> has been adjusted.</p> <p>5.3 If <i>we</i> conclude as a result of our investigations that <i>your account</i> has not been incorrectly debited <i>we</i> will respond to <i>your</i> query by providing <i>you</i> with reasons and any evidence for this finding in writing.</p>
<p><b>6. Accounts:</b></p>	<p>6.1 <i>You</i> should check:</p> <ul style="list-style-type: none"> <li>a) with <i>your financial institution</i> whether direct debiting is available from <i>your account</i> as direct debiting is not available through BECS on all accounts offered by financial institutions.</li> <li>b) <i>your account</i> details which <i>you</i> have provided to <i>us</i> are correct by checking them against a recent account statement; and</li> <li>c) with <i>your financial institution</i> before completing the <i>Direct Debit Request</i> if <i>you</i> have any queries about how to complete the <i>Direct Debit Request</i>.</li> </ul>

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<p><b>7. Confidentiality:</b></p>	<p>7.1 We will keep any information (including <i>your account details</i>) in <i>your Direct Debit Request</i> confidential. We will make reasonable efforts to keep any such information that we have about <i>you</i> secure and to ensure that any of our employees or agents who have access to information about <i>you</i> do not make any unauthorised use, modification, reproduction or disclosure of that information.</p> <p>7.2 We will only disclose information that we have about <i>you</i>:</p> <ul style="list-style-type: none"> <li>a) to the extent specifically required by law; or</li> <li>b) for the purposes of this <i>agreement</i> (including disclosing information in connection with any query or claim).</li> </ul>
<p><b>8. Notice:</b></p>	<p>8.1 If <i>you</i> wish to notify <i>us</i> in writing about anything relating to this <i>agreement</i>, <i>you</i> can</p> <ul style="list-style-type: none"> <li>a) email to <a href="mailto:bpoin@insightmercantile.com">bpoin@insightmercantile.com</a>;</li> <li>or</li> <li>b) write to: <b>Insight Mercantile, PO BOX 111, Northbridge WA 6865</b></li> </ul> <p>8.2 We may send notices either electronically to <i>your</i> email address or by ordinary post to the address <i>you</i> have given <i>us</i>.</p> <p>8.3 Any notice will be deemed to have been received on the third <i>banking day</i> after emailing or posting.</p> <p>8.1 If <i>you</i> wish to notify <i>us</i> in writing about anything relating to this <i>agreement</i>, <i>you</i> should write to: <b>Insight Mercantile, PO BOX 111, Northbridge WA 6865</b></p> <p>8.2 We may send notices either electronically to <i>your</i> email address or by ordinary post to the address <i>you</i> have given <i>us</i>.</p> <p>8.3 Any notice will be deemed to have been received on the third <i>banking day</i> after emailing or posting.</p>