



DIRECT DEBIT REQUEST - CREDIT CARD

Request and authority to debit the credit card named below to pay **Your Publications Limited**

REQUEST AND AUTHORITY TO DEBIT

Clinic name _____

Address _____

Phone _____

Email _____

INSERT DETAILS OF CREDIT CARD TO BE DEBITED

Card type (please tick one) Master Card Visa Amex

Card name _____

Card number _____

Expiry date /

Signature _____

ACKNOWLEDGMENT

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 Your Publications Limited as set out in this Request and in your Direct Debit Request Service Agreement.

Please scan and email to admin@pex.com.au or fax to +61 8 9272 5556.

Please note that your credit card will be automatically debited on the 1st of each month that you receive your newsletter.

Under the Pex Publications Pty Ltd (ABN: 59077704146) subscription policy, a person or corporation is defined as a single entity.
A corporation representing multiple organisations may require multiple subscriptions. Prices subject to change.
Subscribers agree to abide by Pex Publications' terms and conditions and Australian copyright laws.

DIRECT DEBIT REQUEST – SERVICE AGREEMENT

The following is your Direct Debit Service Agreement with Pex Publications Limited. 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 Pex Publications Limited, (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 *Direct Debit Request* at which the account is maintained.

1. DEBITING YOUR ACCOUNT

By signing 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 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.

3. AMENDMENTS BY YOU

You may change, stop or defer a *debit payment*, or terminate this agreement by providing us with at least fourteen (14) days' notification by writing to: Pex Publications Limited or by telephoning us on (08) 9272 6555 during business hours or arranging it through your own financial institution.

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 may also incur fees or charges imposed or incurred by us; and
- (c) 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 Pex Publications Limited is liable to pay goods and services tax ("GST") on a supply made in connection with this agreement, then you agree to pay Pex Publications Limited 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 (08) 9272 6555 and confirm that notice in writing with us as soon as possible so that we can resolve your query more quickly. 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. We will also notify you in writing of the amount by which *your account* has been adjusted.

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 in writing.

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).