



**Master Plumbers Association of SA Inc**  
**APPLICATION FOR MEMBERSHIP**

# **DIRECT DEBIT REQUEST**

By signing this document I/We authorise

.....  
 (Company/Business Name)

.....  
 (Company ACN/ABN)

Master Plumbers Association of SA ( Direct User No. 257 323) to debit my/our account, detailed below, with any amount, through the direct debit system, I/we must pay you when due under the agreement between us.

This authority is to remain in force until notice is given in writing.

Financial Institution at which your account is held

BSB Number 

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--	--	--	-------	--	--	--	--	--

Account Number 

--	--	--	--	--	--	--	--	--	--	--	--	--

Name of Account: .....

Customer's Name: .....

Customer's Address: .....

**Customer's Signature**

(If joint account all signatures may be required)

.....  
 Date

.....  
 Signature

Upon receipt of your details, I will send a copy of the Agreement/Conditions for your records.

**DIRECT DEBIT REQUEST SERVICE AGREEMENT**

**Debit User's name and address:** *Master Plumbers Association of South Australia of Level 1, 1 South Road THEBARTON SA 5031*

**User ID:** *Debit No. 257 323*

**You have entered or are about to enter into an arrangement under which you make payments to us. You want to make those payments by use of the Direct Debit System.**

**This agreement sets out the terms on which we accept and act under the Master Plumbers Association of SA Direct Debit Request you give us to debit amounts from your account under the Direct Debit System. It is additional to the arrangement under which you make payments to us.**

**Please ensure you keep a copy of this agreement as it sets out certain rights you have against us and certain obligations you have to us due to giving us your Direct Debit Request.**

**When we are bound by this agreement.**

1. We agree to be bound by this agreement when we receive your Direct Debit Request complete with the particulars we need to draw an amount under it.

**What we agree and what we can do.**

2. We only draw money out of your account in accordance with the terms of your Direct Debit Request.
3. We give you a statement of the amount we draw under your Direct Debit Request every month for purchases. The Statements shall specify the amounts owed to MPA as at the date indicated on the Statement (the due date) together with any additional charges and fees applicable thereto.
4. On giving you at least 14 days notice, we may:
  - change our procedures in this agreement;
  - change the terms of your Direct Debit Request; or
  - cancel your Direct Debit Request.
5. You may ask us to:
  - alter the terms of your Direct Debit Request;
  - defer a payment to be made under your Direct Debit Request;
  - stop a drawing under your Direct Debit Request; or
  - cancel your Direct Debit Request:

If you have a request relating to the above you must provide notice in writing 14 days prior to your next debit date, stating the reasons for your request.

6. You may dispute any amount we draw under your Direct Debit Request by:  
If you believe that there has been an error in the amount that has been drawn out of your account under your Direct Debit request you may contact MPA notifying them of the error and MPA will act accordingly to ensure the error is corrected promptly.
7. We deal with any dispute under clause 6 of this agreement as follows:

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MPA will trace numbers and determine the amount of payment debited. If there is evidence that MPA or the customer are at fault MPA will investigate all internal records and notify the customer promptly in writing setting out the dispute and the reasons for that determination.

8. If the day on which you must make any payment to us is not a business day, we draw on your account under your Direct Debit Request on the immediate next business day.
9. Payments received by MPA shall be applied firstly in payment of any billed or unpaid charges, secondly in respect of any direct or indirect enforcement expenses including legal costs and bank charges, and the remainder in respect of the outstanding closing balance, plus any accrued but unbilled charges.

A payment will not be treated as made until the date on which the payment is unconditionally credited to the account of MPA. The customer is in default if the direct debit of the Customer's account is dishonoured by the Customer's Financial Institution, which in addition to any other right which MPA may have, may charge the Customer any expenses incurred until MPA receives the money in full.

10. We will not disclose to any person any information you give us on your Direct Debit Request, which is not generally available, unless:
  - you dispute any amount we draw under your Direct Debit Request and we need to disclose any information relating to your Direct Debit Request or and to any amount we draw under it to the financial institution at which your account is held or the financial institution which sponsors our use of the Direct Debit System or both of them;
  - you consent to that disclosure; or
  - we are required to disclose that information by law.

#### **What you should consider**

11. Not all accounts held with a financial institution are available to be drawn on under the Direct Debit System.
12. Before you complete your Direct Debit Request, it is best to check account details against a recent statement from your financial institution to ensure the details on your Direct Debit Request are completely correctly.
13. It is your responsibility to ensure there are sufficient clear funds available in your account, by the due date on which we draw any amount under your Direct Debit Request, to enable us to obtain payment in accordance with your Direct Debit Request.
14. We request you to direct:
  - all requests to stop or cancel your Direct Debit Request to us initially; and
  - all enquiries relating to any dispute under Clause 4 of this agreement to us initially.
  - you may contact MPA to enquire or to clarify details of any matter relating to any Statement or Invoice you receives.
  - you shall promptly notify MPA in writing of any change of address or account details.