

Customer DDR Service Agreement

Our commitment to you

This document outlines our service commitment to you, in respect of the Direct Debit Request (DDR) arrangements made between WaterAid Australia (APCA User ID 252661) 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 Direct Debit Request arrangements made between us and signed by you, we undertake to periodically debit your nominated account for the agreed amount as a donation to WaterAid Australia. A tax receipt showing the total amount donated will be sent to you at the end of each financial year.

Drawing arrangements

- The first drawing under this Direct Debit arrangement will occur as soon as practicable.
- WaterAid Australia's drawing dates are as follows: on the 1st or 16th of each month.
- If any drawing falls due on a non-business day, it will be debited to your account 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 all changes and may include the new amount, frequency, next drawing date and any other changes to the initial terms.
- If you wish to discuss any changes to the initial terms, please contact us on 1300 858 022.

Your rights

Changes to the arrangement

If you want to make changes to the drawing arrangements, contact us on 1300 858 022. For identification purposes please have payment details available. These changes may include:

- deferring the drawing; or
- altering the schedule; or
- stopping an individual debit; or
- suspending the DDR; or
- cancelling the DDR completely.

Credit Card Terms and Conditions

Please supply 7 days' notice prior to your next payment date for any changes to your credit card authority, including if you need to cancel your support. Please have the available funds in your account during your payment dates. Should your payment be rejected by your financial institution WaterAid will redraw within 30 days. All monies owing will be drawn at this time. You authorise, unless you advise otherwise, reasonable increases in the minimum amount to cover future costs. WaterAid will give 14 days' notice if we vary the debt arrangements.

Your privacy is important to us. WaterAid may use your personal information to keep you updated about our work and offer you a range of ways you can help us transform lives by improving access to safe water, sanitation and hygiene in the world's poorest communities. We may provide your information to external suppliers to assist the fulfilment of these activities. WaterAid does not sell, rent, swap or otherwise share donor information with third parties. Please contact us on 1300 858 022 to check or amend your information, opt out of receiving information from us, lodge a query or file a complaint. To view our full privacy policy, please visit wateraid.org/au/privacy-policy.

Please note that all donations are used to support programs including, but not restricted to, the ones described in our publications.

ABN 99 700 687 141

Enquiries

Please direct all enquiries to us, rather than to your financial institution and these should be made at least seven working days prior to the next scheduled drawing date.

All communication addressed to us should include your account number and password details.

All personal customer information held by us will be kept confidential except that information provided to our financial institution to initiate the drawing to your nominated account. Please go to www.wateraid.org.au to view our Privacy Policy.

Disputes

- If you believe that a drawing has been initiated incorrectly we encourage you to take the matter up with us directly by telephoning us on 1300 858 022 during business hours.
- If you do not receive a satisfactory response from us to your dispute, contact your financial institution who will respond to you with an answer to your claim:
 - within 5 business days (for claims lodged within 12 months of the disputed drawing); or
 - within 30 business days (for claims lodged more than 12 months after the disputed drawing).
- 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 is sufficient cleared funds in the nominated account; and
- you advise us if the nominated account is transferred or closed.