

Direct Debit Request Service Agreement

By signing our Application Form you acknowledge and agree to the following terms and conditions:

- You authorise Nurses' Professional Association of Queensland Inc. (APCA ID 468941) (we/us) to debit your nominated account in the name and in the manner specified in the Application Form.
- By agreeing to the Direct Debit Service Request, by the method presented, you authorise us to arrange for funds to be debited from your nominated account in accordance with this Agreement;
- You are responsible to ensure there are sufficient funds in your nominated account when the direct debit is due.
- We will provide you with at least 14 days prior notice in writing if we propose to vary any of the terms of the debit arrangement in place between us.
- You will need to give us at least 7 working days notice in writing if you wish to defer or alter any of the debit arrangements.
- You will need to advise us in writing if you wish to stop a payment being processed (a Debit item) or cancel a Direct Debit Request. Such notice should be delivered to us at least 7 working days before the due date for payment or as otherwise stipulated in our Terms and Conditions. All requests for stops or cancellations must be referred to us in the first instance.
- If you wish to dispute any Debit Item, you should refer to us in the first instance and we will seek to resolve the matter with you. If we cannot resolve the dispute you can contact your financial institution at which your nominated account is held. Your financial institution will then commence a formal claims procedure on your behalf.
- Some financial institution accounts do not facilitate direct debits. If you are uncertain, you should check with your financial institution before signing an Application Form, to ensure that your nominated account is able to receive direct debits through the Bulk Electronic Clearing System.
- Before completing the Application Form, you should check the details of your nominated account against a recent statement from your financial institution, to ensure that your account details are correct.
- We will initiate the debit Items within 5 business days of receipt of bank account details or as otherwise agreed between us in writing. If the due date for payment falls on a day, which is not a business day in Queensland, then a Debit Item will be processed on the next business day. You should enquire directly with your financial institution if you are uncertain as to when the Debit Item will be processed to your account.
- If a Debit Item is returned unpaid by your financial institution, you authorise us to present a further debit for payment, notwithstanding that this may exceed the maximum amount stated in the Application Form. We may ask you to reimburse us for any charges we incur as a result of your Debit Item being returned unpaid.
- If a Debit item (membership payment) is returned unpaid due to a bank account changing or insufficient funds in the account, the NPAQ PI Insurance policy is invalid until such time as the payment is made.

- If a debit item is returned due to insufficient funds we will attempt to contact you by email and/or mobile, if it is returned on three sequential occasions, your NPAQ membership, including CPD Nurses for Nurses Network access if relevant, will cease.
- We will ensure the details of your personal records and account details held by us remain confidential. However, if you lodge a claim in relation to an alleged incorrect or wrongful debt, it may be necessary for us to release such information to your financial institution or its representative, or to our financial institution or its representative to enable your claim to be assessed.
- We may send notices either electronically to your email address or by ordinary post to the address provided by you. Any notice will be deemed to have been received on the third banking day after emailing or posting.

If you wish to contact us regarding this Agreement, please do so in writing to:

hotline@npaq.com.au;

OR

Nurses' Professional Association of Queensland Inc.
PO Box 6279
Mooloolah QLD 4553