

## OUR COMMITMENT TO YOU

This document outlines our service commitment to you, in respect of the Donations Direct Debit Request (DDDR) arrangements made between Silver Chain Nursing Association (User ID Number 036718) and you. It sets out your rights, our commitment to you and your responsibilities to us, together with where you should go for assistance. Please retain this copy for your records.

## INITIAL TERMS OF THE ARRANGEMENT

Your arrangements for direct debit with Silver Chain are to be on an ongoing basis until we receive notification that you wish to cancel the arrangement.

## DRAWING ARRANGEMENTS

The first drawing under this Donations Direct Debit Request arrangement will occur within one month of the receipt of this request by Silver Chain. You will receive written notification confirming implementation details. We will not issue individual confirmation of payments made.

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 agreement are made. This notice will state changes to the initial terms of the Agreement.

If you wish to discuss any changes to the initial terms please contact Silver Chain.

## YOUR RIGHTS

### Changes to the Arrangement

If you want to make changes to the drawing arrangements, contact Silver Chain in writing or by telephone on 9242 0242. These changes may include:

- deferring the drawing;
- altering the schedule;
- stopping an individual debit;
- suspending the DDDR; or
- canceling the DDDR completely.

### Enquiries

Please direct all enquiries to Silver Chain, rather than to your financial institution. Requests for changes to drawing arrangements should be made in writing to Silver Chain, 6 Sundercombe Street, Osborne Park 6017, prior to the next scheduled drawing date.



All communication addressed to us should include your Silver Chain Personal Identification Number (PID) which will be advised to you in our confirmation letter after your request has been processed.

All personal customer information held by us will be kept confidential. This information will not be released to any other external parties, other than your financial institution to initiate the drawing from your nominated account.

## **DISPUTES**

Any disputes should be directed, in the first instance, to Silver Chain and we will investigate and deal promptly and in good faith with any query, claim or complaint.

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 seven (7) working days (for claims lodged within 12 months of the disputed drawing);  
or
- within thirty (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);
- you provide us with the correct account details;
- you are authorised to request the debiting of payments from the nominated account;
- that on the drawing date there is sufficient cleared funds in the nominated account; and
- that you will advise us if the nominated account is transferred or closed.

If your drawing is returned or dishonoured by your financial institution we will contact you by telephone requesting payment or re-draw date. Any transaction fees payable by us in respect of the above will be added to your account and included with your next direct debit payment.