



RTBU

DIRECT DEBIT REQUEST SERVICE AGREEMENT

Australian Rail, Tram and Bus Industry Union
Western Australia Branch

This is your Direct Debit Request Service Agreement with the Australian Rail, Tram and Bus Industry Union, Western Australia Branch (RTBU WA Branch).

Direct debit payments are processed on behalf of the RTBU WA Branch by **Fat Zebra Pty Ltd (ACN 154 014 785)** through the **Bulk Electronic Clearing System (BECS)**. Fat Zebra's APCA User ID is **502574**.

This agreement explains your rights and obligations when you authorise payments by direct debit and forms part of the terms and conditions of your Direct Debit Request (DDR). It should be read together with your RTBU membership application and the Union Rules.

Please keep a copy of this agreement for your records.

1. Definitions

account means the account held at your financial institution from which we are authorised to debit funds.

agreement means this Direct Debit Request Service Agreement.

banking day means a day other than a Saturday, Sunday, or a public holiday observed nationally.

debit day means the day on which payment by you to the Union is due.

debit payment means a particular transaction where funds are debited from your account.

direct debit request (DDR) means the authority given by you to debit your account.

we / us / our means the RTBU WA Branch (the Debit User).

you / your means the member who has authorised the Direct Debit Request.

financial institution means the bank or financial institution where your account is held.

2. Debiting your account

2.1 By signing or otherwise authorising a Direct Debit Request, you authorise us to arrange for funds to be debited from your nominated account in accordance with this agreement.

2.2 We will only debit your account in accordance with the Direct Debit Request you have authorised.

2.3 Debit payments will be made at the amount and frequency determined in accordance with RTBU WA Branch subscription rates, as varied from time to time by the Branch Executive or Council.

2.4 If a debit day falls on a day that is not a banking day, the debit will be processed on the next banking day.

3. Changes by us

We may vary the details of this agreement or a Direct Debit Request by providing you with at least fourteen (14) days' notice. Notice may be provided by email, post, workplace notice, or other reasonable means.

4. Changes by you

You may change, stop, defer, or cancel a debit payment or this agreement at any time by:

- contacting the RTBU WA Branch; or
- contacting your financial institution directly.

You should allow reasonable time for any changes to take effect.

5. Your obligations

5.1 You are responsible for ensuring sufficient cleared funds are available in your account on the debit day.

5.2 If there are insufficient funds in your account:

- a) your financial institution may charge you a fee or interest;
- b) we may incur costs which may be passed on to you; and
- c) you may need to arrange payment by another method.

5.3 You should check your account statements to ensure amounts debited are correct.

6. Dispute resolution

6.1 If you believe your account has been incorrectly debited, you should contact the RTBU WA Branch as soon as possible so the matter can be investigated. You may also raise the matter directly with your financial institution.

6.2 If we determine that an error has occurred, we will arrange for your financial institution to adjust your account accordingly, including any interest or charges, and will notify you in writing.

6.3 If we determine that no error has occurred, we will provide you with written reasons for this decision.

7. Accounts

You should:

- a) confirm with your financial institution that direct debiting is available on your account;
 - b) ensure the account details you provide are correct; and
 - c) contact your financial institution if you have any questions about completing the Direct Debit Request.
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8. Confidentiality

8.1 We will keep your personal and banking information confidential and take reasonable steps to ensure it is protected.

8.2 Information may only be disclosed:

- a) where required by law; or
- b) for the purposes of administering this agreement, including responding to a claim or dispute.

This includes disclosure to service providers such as Fat Zebra Pty Ltd for payment processing purposes.

9. Notice

9.1 Notices to the RTBU WA Branch regarding this agreement should be made in writing.

9.2 We may provide notices to you by email or post using the contact details you have provided.

9.3 Notices sent by post will be deemed to have been received on the third banking day after posting.

10. Relationship to Union Rules

Direct debit payments continue until your membership ends in accordance with **Rule 14 of the RTBU Union Rules**.

Cancelling a direct debit does not, of itself, constitute resignation from membership.

Contact details

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Western Australia Branch
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Email: general@rtbuwa.asn.au

Website: www.rtbuwa.asn.au