



## Direct Debit Request (DDR) Service Agreement

### **AIPA'S COMMITMENT TO YOU**

We will give you at least 14 days notice before we change the terms of the debit arrangement.

We will keep information relating to your nominated financial institution account confidential, except where permitted by law or required for conducting direct debits with your financial institution and for a related query, dispute or claim.

We will debit your nominated financial institution account on the due date. If unsure, ask your financial institution for details.

### **YOUR COMMITMENT TO AIPA**

It is your responsibility to:

- Ensure your nominated account can accept direct debits through the Bulk Electronic Clearing System (if unsure, ask your financial institution as direct debit arrangements are not available on some accounts)
- Ensure there are sufficient clear funds available in the nominated account to meet each debit on the due date
- Advise us if the nominated account is transferred or closed, or the account details change
- Arrange a suitable alternative payment method if the direct debit arrangements end for any reason
- Ensure that all account holders (such as for a joint account) on the nominated financial institution account sign the 'DDR' form
- Check your financial institution account statement
- Advise AIPA when your aircraft type or rank changes, so your monthly fees can be altered accordingly

If there are insufficient clear funds in your nominated account or you gave us incorrect account details, you may be charged a fee by your financial institution due to a failed or incorrect direct debit. We also may charge you fees for this (including to reimburse our costs). You must still arrange for the payment to be made to us.

### **YOUR RIGHTS**

Subject to the terms and conditions of your account you may alter the debit arrangements. We will need at least 7 working days notice before the due date for a debit to:

- Stop or defer the debit
- Suspend future debits
- Cancel the debit arrangement completely

Where you consider that a debit has been initiated incorrectly, you should contact your financial institution.

**OTHER INFORMATION**

We may require that your instructions to stop or in any way alter the debit details are given to us in a written or electronic form.

We may cancel debit arrangements at any time or if two consecutive debits are dishonoured by your financial institution.

In addition to changes we make, the direct debit arrangements are subject to change by both your financial institution and AIPA's financial institution.

Your debit arrangements are also governed by the terms and conditions of your account.

**If you have any questions regarding the terms discussed in this document, please contact AIPA by emailing [membership@aipa.org.au](mailto:membership@aipa.org.au) or ringing the AIPA Office on (02) 8307 7777.**