

Instructions

Before completing this form, please read the Direct Debit Request Form and Direct Debit Request Service Agreement. To set up direct debit please download, save to your desktop and fill out the Direct Debit Request form.

This Direct Debit Authority will apply to all loans that you have with QRIDA. Please list all your loan account numbers in **Section 1 - Client details**.

Please note, the frequency, repayment amount and due date of repayments will remain unchanged and as per your most recent and executed Facility Letter.

Please ensure that you complete all sections of this form. Acceptable forms of signature include either wet signature or electronic signature.

Please note that SMS notifications will be sent to your nominated mobile number on this form before the instalment due date, or if a dishonour occurs.

Who can authorise this form:

- If signing for a company, partnership or trust, include your capacity for signing (e.g. director, partner or trustee), and ensure that at least two (2) key controllers have signed this form.
- If you are a trustee, you are signing in your own capacity and in your capacity as a trustee for the trust.

Returning this form

You can return this form to QRIDA by email or post:

Email: Complete the form, print, sign, scan and email to **contact_us@qrda.qld.gov.au**

Post: Complete the form, print, sign and post to **Att: Program Support Services, GPO Box 211, Brisbane, QLD 4001**

Enquiries

If you require assistance with completing this form please contact QRIDA on **1800 623 946**.

Your privacy

QRIDA recognises that your privacy is important and is committed to protecting the personal information we collect from you. For more information about how we collect, use, disclose and otherwise manage personal information about you, please see QRIDA's privacy policy on its website at qrda.qld.gov.au/privacy. QRIDA also complies with the *Human Rights Act 2019* (Qld) when making any decision, including with respect to collection, use and disclosure of personal information.

Direct Debit Request Service Agreement

This is your Direct Debit Request Service Agreement with **Queensland Rural and Industry Development Authority ABN 30 644 268 943 (QRIDA)**. It explains what your obligations are when undertaking a direct debit arrangement with us. It also details what our obligations are to you as your direct debit provider.

Please keep this agreement for future reference. It forms part of the terms and conditions of your Direct Debit Request and should be read in conjunction with your Direct Debit Request authorisation.

<p>Definitions</p>	<p>Account means the account held at your <i>financial institution</i> from which <i>we</i> are authorised to arrange for funds to be debited.</p> <p>Agreement means this Direct Debit Request Service Agreement between <i>you</i> and <i>us</i>.</p> <p>Banking day means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.</p> <p>Debit day means the day that payment by <i>you</i> to <i>us</i> is due.</p> <p>Debit payment means a particular transaction where a debit is made.</p> <p>Direct Debit Request means the Direct Debit Request between <i>us</i> and <i>you</i>.</p> <p>Us or we means QRIDA, (the debit user) <i>you</i> have authorised by requesting a <i>Direct Debit Request</i>.</p> <p>You means the customer who has signed or authorised by other means the <i>Direct Debit Request</i>.</p> <p>Your financial institution means the financial institution nominated by <i>you</i> on the <i>Direct Debit Request</i> at which the <i>account</i> is maintained.</p>
<p>1. Debiting your account</p>	<p>1.1. By signing a <i>Direct Debit Request</i> or by providing <i>us</i> with a valid instruction, <i>you</i> have authorised <i>us</i> to arrange for funds to be debited from <i>your account</i>. You should refer to the <i>Direct Debit Request</i> and this agreement for the terms of the arrangement between <i>us</i> and <i>you</i>.</p> <p>1.2. <i>We</i> will only arrange for funds to be debited from <i>your account</i> as authorised in the <i>Direct Debit Request</i>.</p> <p style="text-align: center;">or</p> <p><i>We</i> will only arrange for funds to be debited from your account if we have sent to the address nominated by <i>you</i> in the <i>Direct Debit Request</i>, a billing advice which specifies the amount payable by <i>you</i> to <i>us</i> and when it is due.</p> <p>1.3. If the <i>debit day</i> falls on a day that is not a <i>banking day</i>, <i>we</i> may direct <i>your financial institution</i> to debit your account on the following <i>banking day</i>. If you are unsure about which day your <i>account</i> has or will be debited <i>you</i> should ask <i>your financial institution</i>.</p>
<p>2. Amendments by us</p>	<p>2.1. <i>We</i> may vary any details of this <i>agreement</i> or a <i>Direct Debit Request</i> at any time by giving you at least fourteen (14) days written notice.</p>
<p>3. Amendments by you</p>	<p>3.1. You may change*, stop or defer a debit payment, or terminate this agreement by providing <i>us</i> with at least fourteen (14 days) notification by writing to:</p> <p style="margin-left: 20px;">Queensland Rural and Industry Development Authority GPO Box 211 BRISBANE QLD 4001</p> <p style="text-align: center;">or</p> <p style="margin-left: 20px;">by telephoning <i>us</i> on 1800 623 946 during business hours;</p> <p style="text-align: center;">or</p> <p style="margin-left: 20px;">arranging it through your own financial institution, which is required to act promptly on your instructions.</p> <p>*Note: in relation to the above reference to 'change', your financial institution may 'change' your debit payment only to the extent of advising <i>us</i> of your new account details.</p>
<p>4. Your obligations</p>	<p>4.1. It is <i>your</i> responsibility to ensure that there are sufficient clear funds available in <i>your account</i> to allow a <i>debit payment</i> to be made in accordance with the <i>Direct Debit Request</i>.</p> <p>4.2. If there are insufficient clear funds in <i>your account</i> to meet a <i>debit payment</i>:</p> <ul style="list-style-type: none"> (a) <i>you</i> may be charged a fee and/or interest by <i>your financial institution</i>; (b) <i>you</i> may also incur fees or charges imposed or incurred by <i>us</i>; and (c) <i>you</i> must arrange for the <i>debit payment</i> to be made by another method or arrange for sufficient clear funds to be in <i>your account</i> by an agreed time so that <i>we</i> can process the <i>debit payment</i>. <p>4.3. You should check <i>your account</i> statement to verify that the amounts debited from <i>your account</i> are correct.</p>

<p>5. Dispute</p>	<p>5.1. If you believe that there has been an error in debiting <i>your account</i>, you should notify us directly on 1800 623 946 or email contact_us@qrida.qld.gov.au and confirm that notice in writing with us as soon as possible so that we can resolve your query more quickly. Alternatively you can take it up directly with your financial institution.</p> <p>5.2. If we conclude as a result of our investigations that <i>your account</i> has been incorrectly debited, we will respond to your query by arranging for your <i>financial institution</i> to adjust <i>your account</i> (including interest and charges) accordingly. We will also notify you in writing of the amount by which <i>your account</i> has been adjusted.</p> <p>5.3. If we conclude as a result of our investigations that <i>your account</i> has not been incorrectly debited we will respond to <i>your query</i> by providing you with reasons and any evidence for this finding in writing.</p>
<p>6. Accounts</p>	<p>6.1 You should check:</p> <ul style="list-style-type: none"> (a) with <i>your financial institution</i> whether direct debiting is available from <i>your account</i> as direct debiting is not available on all accounts offered by financial institutions. (b) <i>your account</i> details which you have provided to us are correct by checking them against a recent <i>account statement</i>; and (c) with <i>your financial institution</i> before completing the <i>Direct Debit Request</i> if you have any queries about how to complete the <i>Direct Debit Request</i>.
<p>7. Confidentiality</p>	<p>7.1. We will keep any information (including <i>your account</i> details) in <i>your Direct Debit Request</i> confidential. We will make reasonable efforts to keep any such information that we have about you secure and to ensure that any of our employees or agents who have access to information about you do not make any unauthorised use, modification, reproduction or disclosure of that information.</p> <p>7.2. We will only disclose information that we have about you:</p> <ul style="list-style-type: none"> (a) to the extent specifically required by law; or (b) for the purposes of this <i>agreement</i> (including disclosing information in connection with any query or claim).
<p>8. Notice</p>	<p>8.1. If you wish to notify us in writing about anything relating to this <i>agreement</i>, you should write to Queensland Rural and Industry Development Authority GPO Box 211 BRISBANE QLD 4001</p> <p>8.2. We will notify you by sending a notice in the ordinary post to the address you have given us in the <i>Direct Debit Request</i>.</p> <p>8.3. Any notice will be deemed to have been received on the third <i>banking</i> day after posting.</p>