



Direct Debit Request Service Agreement



Our Commitment To You

We are required by bank regulations to send you this document which outlines our service commitment to you, in respect of the Direct Debit Request (DDR) arrangements made between Summer Institute of Linguistics Australia (SILA) ABN 53 004 706 012 (User ID 251990) and you. It sets out your rights, our commitment to you and your responsibilities to us, together with where you should go for assistance.

Initial Terms Of The Arrangement

In terms of the Direct Debit Request arrangements made between us and signed by you, we undertake to periodically debit your nominated account for the agreed amount between the 10th and 15th of each month, for support of the Wycliffe member(s) involved with SILA Australian Aborigine and Torres Strait Islander programs, SILA Project(s) and SILA Fund(s) you nominate.

Drawing Arrangements

Should you wish to change the amount or the account details, stop an individual debit, or if you would like to defer, suspend or cancel the arrangement, please contact SILA at least seven working days prior to the next drawing date.

We will give you at least 14 days notice, by phone, email or post if the terms of the arrangement are to change.

If a situation arises where you dispute a debit to your account, please contact our office as soon as possible. The matter will be investigated immediately and, if there is an error relating to the direct debit, the amount may be credited to your account.

- 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 5 business days (for claims lodged within 12 months of the disputed drawing); or
 - within 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 drawing.

Your Commitment To Us

Please ensure that your nominated account can accept direct debits (certain account types do not) and that there are sufficient cleared funds available by the 10th of each month.

If the drawing is dishonoured we will contact you to ascertain the reason, the new account details if applicable, whether you wish to continue or suspend the arrangement, or when you wish SILA to attempt to re-draw the amount.

If the drawing is dishonoured, you may incur a fee from your bank. If a fee is incurred as a result of our error, we will reimburse you. Unless the fees are increased substantially, dishonour fees incurred by SILA through your error will not be passed on to you.

Confidentiality

Information relating to your direct debit will remain confidential (except when required by the Bank as Sponsor).

SILA maintains your personal information to enable us to process your donation and keep you updated about our projects and activities. Save for normal bank processing, your financial details will be kept confidential. SILA's Privacy Policy is available on request.