

TERMS AND CONDITIONS OF THE PURSUIT MUAI THAI / DEBIT SUCCESS

MEMBERSHIP AGREEMENT

1. INTRODUCTION

This document outlines the rights and responsibilities relating to the Member's entitlements during the Membership Period to use of the Centre's facilities. It also relates to the member's authority to Debitsuccess Pty Ltd to directly debit the nominated bank account or credit card for any instalments or fees due under the terms and conditions of this Membership Agreement and DDR overleaf. The set terms are stated below.

2. DEFINITIONS

In this Agreement unless the contrary intention appears:

- 2.1 The singular includes the plural and vice versa.
- 2.2 A reference to a party includes that party's legal personal representative heirs and assigns.
- 2.3 "Member" includes the parent or guardian of the Member if the Member is under 18 years.
- 2.4 "Card" means the Pursuit Muay Thai membership card.
- 2.5 "Centre" means the Pursuit Muay Thai Centre named on the Direct Debit Request (DDR) and Contract that this booklet refers to
- 2.6 "Debitsuccess" is Debitsuccess Pty Ltd, PO Box 577, Mt Waverley, Vic, 3149, Phone: 1800 267 916, E-mail: Memberservice@Debitsuccess.com. All queries and comments about the fitness club services provided under this Membership Agreement should be directed to the Centre. All queries and comments about the direct debit billing service should be directed to Debitsuccess. The Member acknowledges that Debitsuccess has been engaged by the Centre to collect the due under this Membership Agreement if paying by way of direct debit and acknowledges that all rights of the Centre under this Membership Agreement are able to be forced by Debitsuccess as if it were the Centre without any involvement on the part of the Centre or the consent of the Member.
- 2.9 "Tailgate Fee" means the fee payable by a Member for admitting a guest to any Pursuit Muay Thai Centre in breach of rule 25.2 of this Agreement. This fee will be set by Pursuit Muay Thai on a case by case basis up to the amount \$250 per guest per instance.

3. LEGALLY BINDING AGREEMENT

The Member acknowledges and agrees that:

- 3.1 The Direct Debit Request (DDR) and Contract is legally binding whether the use of the Centre and its services is determined and paid on a yearly, monthly, weekly or individual basis.
- 3.2 The membership must remain current in order to avoid paying the joining fee again.
- 3.3 They declare that they are physically and medically fit and capable to engage in exercise and fitness programs at the Centre, and have and will inform instructors of any condition or risk that may have an effect on their ability to participate in any exercise or fitness program prior to commencement.

3.4 They are 18 years of age or older at the time of signing, and not under any other legal disability. If not, a parent or adult guardian will sign also.

3.5 The Pursuit Muay Thai adult pre-exercise screening tool does not provide advice on a particular matter, nor does it substitute for advice from an appropriately qualified medical professional. No warranty of safety should result from its use. The screening system in no way guarantees against injury or death. No responsibility or liability whatsoever can be accepted by Pursuit Muay Thai for any loss, damage or injury that may arise from any person acting on any statement or information contained in this tool.

3.5.1 If you answered “YES” to any of the health concern questions, please seek guidance from your GP or appropriate allied health professional prior to undertaking physical activity/exercise.

3.5.2 If you answered “NO” to all of the health concern questions, and you have no other concerns about your health, you may proceed to undertake light-moderate intensity physical activity/exercise.

3.5.3 The member acknowledges and agrees to the best of my knowledge, all of the information I have supplied to Pursuit Muay Thai is correct.

4. RECEPTION AND ACCESS

4.1 All members must swipe or present their Card at reception every time they attend the Centre including outside staffed hours if provided.

4.2 At no stage are you permitted to give your Card to non-members to allow them to access the Centre.

4.3 If a member would like to train with a non-member they must attend within staffed hours and the non-member must pay the casual membership rate.

4.4 When scanning your Card upon entry outside staffed hours (if provided) you will have a limited amount of time to enter. If this opportunity is missed a second scan will not be able to be done for a period of 5 minutes.

4.5 Members must advise any changes of address and phone number.

4.6 The facilities are available to the general public and not exclusively for members.

4.7 To use the Centre your account must be valid and up to date, Overdue payments can be made directly at the Centre or by calling Debit Success after which the Centre may be used.

4.8 All Pursuit Muay Thai clubs but not limited to those clubs, require constant video surveillance whilst in the Centre except in the changerooms.

5. GENERAL CONDITIONS OF ENTRY

To ensure the Centre is able to provide a high level of service in a safe, healthy and pleasant environment for all, members must comply with the following conditions:

5.1 Entry will be refused, or a person requested to leave the Centre if the person: 5.1.1 Is abusive or uses offensive language or whose behaviour is threatening, or 5.1.2 Is under the influence of drugs or alcohol.

5.2 No smoking is permitted in the Centre.

5.3 No chewing gum permitted in the Centre.

5.4 Sweat towels must be used at all times.

5.5 Weights and training equipment (for example but not limited to gloves, pads, safety gear, skipping ropes, etc.) must be returned to their correct place after use.

5.6 Correct training attire must be worn in the Centre – no jeans, work clothes, boots, sandals, thongs, or clothing that is likely to cause offence to others are permitted.

5.7 No person under the age of 16 is allowed in the Centre unless accompanied by a guardian or qualified instructor. Members between the age of 16 and 18 may train in the facility without a parent guardian during staffed hours, if outside staffed hours the must be accompanied by a guardian or qualified instructor.

5.8 No food allowed in the gym or group classes.

5.9 No entry to a group exercise class 10 minutes after it starts.

6 LOCKERS/STORAGE (where provided)

6.1 All items stored in the lockers/storage area provided are at your risk and we do not accept responsibility for items lost, damaged or stolen.

6.2 Bags are not permitted in the Centre unless placed in the lockers/storage area provided.

7 CANCELLATION / TERMINATION

7.1 Direct Debt Membership

7.1.1 Cooling Off Period

The Direct Debit Request (DDR) and Contract is subject to a 7-day cooling off period:

7.1.1.1 The cooling off period commences at the close of business on the “Commencement Date”.

7.1.1.2 The cooling off period ends at close of business on the 7th day after the “Commencement Date”.

7.1.1.3 New members have the right to cancel their membership within the cooling off period if they are not completely satisfied with the services and programs.

7.1.1.4 All monies will be refunded on a pro rata basis with the exception of an Administration Fee.

7.1.1.5 All cooling off cancellations must be in writing to the Centre via our website portal. www.pursuitmuaythai.com

If the website portal is unavailable, please email membersupport@pursuitmuaythai.com

7.1.2 Permanent Disability

7.1.2.1 Upon providing written advice of a permanent disability or serious illness, along with a letter from a medical practitioner detailing the disability or illness, the Centre may agree to cancel the membership effective from the day of notice for an Administration Fee of up to 10% of the Membership Fee. If the medical condition is deemed not to be a permanent disability or

serious illness and membership is within minimum term the standard cancellation terms and fees apply as outlined in 7.3.

7.1.2.2 All monies will be refunded with the exception of charges for services already delivered.

7.1.3 Cancellation procedure

7.1.3.1 All cancellation requests must be in the first instance be directed in writing to the Centre via our website portal. If the website portal is unavailable, please email Member Support.

7.1.3.2 Cancellations inside the Minimum Term – The Member may terminate their Membership Agreement before the expiry of the minimum term or payment if all the instalments and fees due up to the date of termination (which outstanding fees remain owing to the Centre), by paying the cancellation fee specified on the front of the Direct Debit Request (DDR) and Contract to Debitsuccess. The Direct Debit Request DDR and Contract may be cancelled upon payment of either:

1. the costs the Centre has incurred in establishing and operating the Membership which the Centre assesses as \$150.00, or
2. the payment of the balance of the Membership Fees, whichever is the lesser. 30 days' notice is required for cancellation of all memberships including cancellations inside Minimum Term.

7.1.3.3 Cancellations after completion of the Minimum Term - After the expiry of the minimum term or payments, and after all instalments and fees due have been paid in full, should the box on the front of the Direct Debit Request (DDR) and Contract requesting termination at minimum term be marked then the Direct Debit Request (DDR) and Contract shall automatically terminate. Should the box on the front of the Direct Debit Request (DDR) and Contract requesting termination after the minimum term not be marked, then the Direct Debit Request (DDR) and Contract shall continue indefinitely until such time as the Member makes a request, after the expiry of the minimum term for it to terminate. Any instalments/fees due at the date of termination (including instalments/fees which fall due during the notice period) will remain a debt owed to and recoverable by Debitsuccess. There will be a period of notice of 30 days unless otherwise specified by the Centre between the date of request and the date of actual termination during which any payments due must still be paid in full. The Member should contact Debitsuccess if they have not received written confirmation of the termination within the 30-day period. The Member shall not consider that the Direct Debit Request (DDR) and Contract has been terminated until such time as this is confirmed in writing to the Member by Debitsuccess (not more than 14 days after the termination date). Termination of the Direct Debit Request (DDR) and Contract will also terminate the Direct Debit Request Authority.

8 TRANSFER OF MEMBERSHIP BY THE MEMBER

8.1 Transfer of membership will be by agreement of the Manager of the Centre and will incur a Transfer Fee of \$70. This fee is payable to the Centre.

8.2 Transfers between Centres will be by agreement of the Manager of the Centre to which the Member wishes to transfer.

9 REPLACEMENT CARD FEE

If a Card is lost, destroyed or damaged and requires replacement a replacement card fee of \$50 is payable to the Centre.

10 ADDITIONAL FEES FOR SPECIAL SERVICES

Some services require an additional fee, and these include but not limited to group personal training, one-on-one sessions, events, access additional information/programs, etc.)

11 DAMAGE TO THE CENTRE

Any Member who wilfully or through their negligence damages the Centre or its property will pay for the damage. Members are responsible for damages caused by their guests and children.

12 SAFETY, MAINTENANCE & SERVICE DEMAND

The Centre may from time to time as reasonably necessary:

12.1 Close off any part of the Centre or isolate any piece of equipment for maintenance or safety reasons; or

12.2 Change the hours of opening and closing or alter class timetables in accordance with demand; or

12.3 Vary Centre rules. Where this occurs, the Centre will provide reasonable notice on the Centre notice boards or at reception.

13 DAMAGE & PERSONAL INJURY - DISCLAIMER

To the extent permitted by law, the Centre and Debit success exclude any liability to the Member in the Membership Agreement, tort, statute or in any other way for any injury, damage or loss of any kind whatsoever (including, without limitation, any liability for direct, indirect, special or consequential loss or damage), sustained by the Member and/or any other person, or for any costs, charges or expenses incurred by the Member, arising from or in connection with the Direct Debit Request (DDR) and Contract and/or the services/products provided by the Centre and/or Debit success, and/or any act or omission of the Centre and/or Debit success.

Warning under the Australian Consumer Law and Fair Trading Act 2012 (Victorian memberships only)

- A. If you participate in these activities your rights to sue the supplier under the Australian Consumer Law and Fair Trading Act 2012 if you are killed or injured because the activities were not supplied with due care and skill or were not reasonably fit for their purpose, are excluded, restricted or modified in the way set out in or on this notice.
- B. Under the Australian Consumer Law (Victoria), several statutory guarantees apply to the supply of certain goods and services. These guarantees mean that the supplier named on this form is required to ensure that the recreational services it supplies to you:
 - are rendered with due care and skill; and
 - are reasonably fit for any purpose which you, either expressly or by implication, make known to the supplier; and
 - might reasonably be expected to achieve any result you have made known to the supplier.

Under section 22 of the Australian Consumer Law and Fair Trading Act 2012, the supplier is entitled to ask you to agree that these statutory guarantees do not apply to you. If you sign this

form, you will be agreeing that your rights to sue the supplier under the Australian Consumer Law and Fair Trading Act 2012 if you are killed or injured because the services provided were not in accordance with these guarantees, are excluded, restricted or modified in the way set out in this form.

NOTE: The change to your rights, as set out in this form, does not apply if your death or injury is due to gross negligence on the supplier's part. Gross negligence, in relation to an act or omission, means doing the act or omitting to do an act with reckless disregard, with or without consciousness, for the consequences of the act or omission. See regulation 5 of the Australian Consumer Law and Fair Trading Regulations 2012 and section 22(3)(b) of the Australian Consumer Law and Fair Trading Act 2012.

14 SEVERABILITY

In the event any part of this Direct Debit Request (DDR) and Contract being or becoming void or unenforceable then that part shall be severed from the Direct Debit Request (DDR) and Contract with the intention that the balance of the Direct Debit Request (DDR) and Contract shall remain in full force and effect, unaffected by the severance.

15 SUSPENSION

Suspension may be possible under the terms of the Direct Debit Request (DDR) and Contract. You may suspend for a minimum of 2 weeks at a time so long as the total time suspended within a 12-month period does not exceed 8 weeks. In order to suspend you must contact the Centre Manager in writing with reasonable notice (at least 7 days) prior to the date of suspension. There is a charge of \$5.00 per week dependant on the type of membership while the Agreement is suspended. Any time spent on suspension will be added onto the minimum term of the Agreement so that the amount payable shall still be payable regardless of any suspension or suspension charges made.

16 BREACH OF TERMS & CONDITIONS

Any breach of the set terms and conditions will result in a warning and any further breach will result in a second warning and your membership may be suspended or terminated. A proven serious breach of the general conditions of entry under Clause 5 may result in immediate termination of your membership without warning. The Member, Debit success and the Centre each hold reciprocal rights of termination for a material breach of any term or condition of this Membership Agreement. The Membership Agreement will be terminated upon receipt of written notice outlining the relevant breach.

17 TRANSFER OF MEMBERSHIP BY THE CENTRE

17.1 The Centre will have the right to assign or novate the Membership Agreement to a third party in the event of the sale of the business.

17.2 The Centre may relocate to another premise within a 5-kilometre radius and the location at which the services are provided may change during the term of this Membership Agreement.

17.3 In the event of clauses 17.1 or 17.2 occurring you agree that the Direct Debit Request (DDR) and Contract will continue with the new third party and/or at the new location.

18 PAYMENTS BY DIRECT DEBIT

If paying by Direct Debit the Member agrees to pay the instalment amount at the agreed payment frequency until the Direct Debit Request (DDR) and Contract is terminated in accordance with Clause 7 above. Should there be any arrears in payments the Member authorises Debit success to debit the outstanding balance in order to bring the account up to date.

18.1 Dishonoured Payments

It is your responsibility to ensure that on the due date clear funds are available in your nominated account to meet the direct debit payment. Should your payment be dishonoured Debit Success will debit you an additional \$14.95 with your next payment and may, if we have not received instructions to the contrary from you, debit both the current due payment and the now overdue payment(s) on the same day. Debit Success may debit other fees or costs involved with debt collection in accordance with the terms and conditions of the Membership Agreement (refer to clause 21 Credit/Debt Reporting Agencies).

19 ADMINISTRATION FEE (DIRECT DEBIT)

If paying by Direct Debit, a one-off Administration Fee of the value indicated on the face of this Contract is payable to Debitsuccess by the Member on signing of the Direct Debit Request (DDR) and Contract. This fee is split, \$7.50 to Debit success, the remainder to the Centre.

20 PRIVACY

20.1 A Customer's "personal information" (as that term is defined in the Privacy Act 1988 (Cth)) will only be used by the Centre or Debit success to provide you with the services contemplated by the Direct Debit Request (DDR) and Contract or in accordance with your selection relating to the Privacy disclaimer on the front page of the Direct Debit Request (DDR) and Contract. Debitsuccess' Privacy Statement is to be found on its website debitsuccess.com. The Centre's Privacy Statement can be obtained from the Centre.

20.2 Unless you indicate to the contrary, you agree that we may use your personal information for internal marketing purposes. We may use your personal information to develop marketing lists and other programs for internal use only so that we may offer you goods and services by mail, telephone, facsimile, email or SMS. If you do not want to be contacted in this manner, please notify your Centre or reply "STOP" to any email or SMS.

21 CREDIT/DEBIT REPORTING AGENCIES

If paying by Direct Debit, upon default by the Member in regard to any obligation under the Direct Debit Request (DDR) and Contract and failure to remedy the default after notification by Debit success, the Member authorises Debit success to notify any debt collection/credit reporting agency of the default. Should this occur then at Debit success' sole discretion it may terminate the Membership Agreement at which time the full outstanding balance for the remainder of the minimum term or payments (including any current arrears) shall be due in full. The Member authorises Debit success to add an amount equivalent to 25% of the full outstanding balance

(being Debit success' expenses reasonably incurred in collecting the debt) upon initial referral to the debt collection/credit reporting agency.

22 INCREASE IN FEES

If paying by Direct Debit, Debit success may at any time AFTER the end of the minimum term, upon sending notice to the member's last known address and giving 14 days' notice, increase the instalment amount. If the Member wishes to terminate the Direct Debit Request (DDR) and Contract as a result of the increase in the instalment amount, the Member must notify Debit success in writing within 14 days of the date of the written notice sent by Debit success. The Membership Agreement will be terminated upon receipt of this notice. If the Member does not notify Debit success of its intention to terminate the Direct Debit Request (DDR) and Contract within such specified time period, then the Direct Debit Request (DDR) and Contract will remain in force and the increase in the instalment amount will be deemed to be accepted by the Member.

23 ENTIRE AGREEMENT

The Direct Debit Request (DDR) and Contract, constitute the entire agreement, understanding and arrangement (express and implied) between the Member, the Centre and Debit success relating to the subject matter of the Direct Debit Request (DDR) and Contract and supersedes and cancels any previous agreement, understanding and arrangement relating thereto whether written or oral.

23.1 Updating Terms and Conditions

Pursuit Muay Thai may update these terms and conditions from time to time (including if Debitsuccess changes its terms of business with us). In the event that we do update terms and conditions Pursuit Muay Thai will give you 14 days' notice of the change.

If we reasonably consider that any change to the terms and conditions is likely to benefit you or be of no, or immaterial, detriment to you, we can make the change immediately and do not need to notify you.

For all other changes, we give you at least 14 days' notice of any changes, for instance by:

- Publishing them in our newsletter or on our website; or
- Placing a notice in the Club; or
- Calling you or writing to the address (post or email) you last gave us.

24 STATE SPECIFIC CONDITIONS APPLICABLE TO WESTERN AUSTRALIAN MEMBERSHIPS ONLY

Clause 7.1 is amended as follows:

The Direct Debit Request (DDR) and Contract is subject to a 7-day cooling off period.

Clause 7.1.2.1 is amended as follows:

If the Member suffers a permanent sickness or incapacity the Agreement would be amended to a month-to-month agreement upon notification and provision of supporting documentation to the satisfaction of the Club to allow for a cancellation. In this instance the Member agrees to pay \$150 plus a 30 days' notice period as outlined in the Agreement.

Clause 7.1.3.2 is amended as follows:

If you wish to cancel for any reason (excluding special circumstances, such as permanent sickness/incapacity) within the minimum term of your ongoing membership agreement, the following fees will apply:

If there is 12 months or more of membership fee equivalent remaining on the Minimum Term of the Agreement = \$485.00; or

If there is less than 12 months but 6 months or more left of membership fee equivalent remaining on the Minimum Term of the Agreement = \$425.00; or

If there are less than 6 months of membership fee equivalent remaining on the Minimum Term of the Agreement = \$300.00 or the total remainder of the Agreement – whichever is the lesser

Clause 7.1.3.3 is amended as follows:

Cancellations after completion of the Minimum Term - After the expiry of the minimum term or payments, and after all instalments and fees due have been paid in full, should the box on the front of the Direct Debit Request (DDR) and Contract requesting termination at minimum term be marked then the Direct Debit Request (DDR) and Contract shall automatically terminate. Should the box on the front of the Direct Debit Request (DDR) and Contract requesting termination after the minimum term not be marked, then this is an ongoing membership agreement. The agreement will continue until either you or the supplier terminates it in the way described in the agreement. If an automatic debit arrangement is in place, membership fees will continue to be debited from your credit card or account until you or your fitness Centre cancels the arrangement by notifying your bank or credit provider. If you terminate the agreement or stop the automatic debit arrangement in a manner not described in the agreement, then you may be liable to the fitness Centre for damages for breach of contract. Any instalments/fees due at the date of termination (including instalments/fees which fall due during the notice period) will remain a debt owed to and recoverable by Debit success. There will be a period of notice of 30 days unless otherwise specified by the Centre between the date of request and the date of actual termination during which any payments due must still be paid in full. The Member should contact Debit success if they have not received written confirmation of the termination within the 30-day period. The Member shall not consider that the Direct Debit Request (DDR) and Contract has been terminated until such time as this is confirmed in writing to the Member by Debit success (not more than 14 days after the termination date). Termination of the Direct Debit Request (DDR) and Contract will also terminate the Direct Debit Request Authority.

25 ADDITIONAL TERMS IF ACCESS PROVIDED OUTSIDE STAFFED HOURS

If the Membership type provided includes access to the Centre outside staffed hours, then the provisions of this clause 25 apply to the membership:

25.1 Pursuit Muay Thai Centres are unmanned facilities for periods of time and as such if you participate in activities in these facilities, you are exposing yourself to the potential for serious injury including death. As such you should take note that your rights to sue the supplier if you are killed or injured because the activities were not supplied with due care and skill or were not reasonably fit for their purpose, are (subject to clause 13) excluded, restricted or modified in the way set out in or on this Membership Agreement including:

25.1.1 the Member expressly indicates an understanding of the risks associated with undertaking activities in an unmanned and unsupervised Centre and hereby releases, indemnifies and holds harmless Pursuit Muay Thai, their respective owners, officers' affiliates, agents and employees in the event that I suffer personal loss, an injured or killed in the Centre; and

25.1.2 further, the Member provides this release whether it arises from the negligence of the Centre or otherwise and does so with the intention that this release shall be as broad and inclusive as the laws of the state allow.

25.2 Subject to clause 4.3, the Member acknowledges and agrees that they may not admit guests at any time to the Pursuit Muay Thai Centre. Furthermore, the Member agrees that if this clause is breached then the following provisions shall apply:

25.2.1 Upon a first breach the Member's access to the Pursuit Muay Thai Centre may be immediately suspended for a period of 14 days and/or the Member may be notified that our billing provider will debit an initial Tailgate Fee of up to \$250 from the Member's nominated account.

25.2.2 Upon any subsequent breach the Member may incur another Tailgate Fee of up to \$250 and the Centre may immediately cancel the Member's membership. In the event that the membership is cancelled, the Member shall also be liable to and agrees to pay an appropriate Cancellation Fee (dependant at which State is the Centre located) or 50% of the remaining membership fees due and payable under the terms of the agreement, whichever is the lesser, in addition to any Tailgate Fee payable.

25.2.3 Some areas of the Centre will be locked off outside staffed hours and Members will not have access. These general areas may include but are not limited to swimming areas, spa, sauna, childcare areas and office areas. Please check with your facility to confirm.

Direct Debt Request (DDR) Service Agreement

DEBITSUCCESS DIRECT DEBIT REQUEST (DDR) SERVICE AGREEMENT

This DDR Service Agreement is designed to explain what your obligations are when undertaking a direct debit arrangement involving Debitsuccess. It also details what our obligations are to you and forms part of the terms and conditions of your Direct Debit Request and should be read in conjunction with your Direct Debit Request.

INITIAL TERMS

I/We authorise Debitsuccess Pty Limited (ACN: 095 551 581) (Debitsuccess) APCA User ID 184534 to make periodic debits on behalf of the "Business" as indicated on Direct Debit Request.

I/We acknowledge that if specified by the Business, in addition to the agreed periodic debits set out in the Direct Debit Request, administration/setup, variation, reversal, dishonour, or processing fees may also apply and be debited under the Direct Debit Request as instructed by the Business.

RELATIONSHIP

I/we acknowledge that Debitsuccess has been contracted by the Business to collect the payments due under the agreement that I/we have entered into with the Business pursuant to

which I/we have agreed to pay for goods/services provided by the Business (Agreement). All payments due by me/us to the Business shall be made to Debitsuccess.

I/We acknowledge that Debitsuccess is acting as an agent of the Business and that Debitsuccess does not provide any goods or services, and has no express or implied liability in relation to the goods and services provided by the Business or the terms and conditions of any agreement with the Business. I/We acknowledge that Debitsuccess sole responsibility is to make periodic debits as set out in the Direct Debit Request

CLEARED FUNDS

I/We acknowledge that is my/our responsibility to ensure that there are sufficient cleared funds in the nominated account by, and at all times on, the due date of the payment (Day to Debit) to enable the direct debit to be honoured on the Day to Debit. I/We acknowledge and agree that sufficient funds will remain in the nominated account until the direct debit amount has been debited from the account and that if there are insufficient funds available when the debit is attempted, I/we agree that I/we will be responsible for any fees and charges that may be charged by my/our Financial Institution and by the Business.

VARIATIONS TO DEBIT TERMS

I/We authorize Debitsuccess to vary the amount of the payments upon instructions from the Business, and where such instructions from the Business are received by Debitsuccess, I/we do not require Debitsuccess to notify me/us of such variations to the debit amount.

I/We acknowledge that Debitsuccess/or the Business is to provide 14 days' notice if varying the terms of the debit arrangements otherwise than as provided for herein.

I/We acknowledge that my/our requests to vary, defer or stop the debit arrangement must be directed to the Business.

CANCELLING THESE DEBIT TERMS

I/We understand that I/we are able to cancel this DDR Service Agreement by requesting this of the Business or my/our Financial Institution, and I/we acknowledge that cancellation of the authority to debit my/our account will not terminate my/our agreement with the Business or remove my/our liability to make the payments I/we have agreed to.

NON WORKING DAY

When the Day to Debit falls on a weekend or public holiday the debit will be initiated on the next working day.

DISHONOURED PAYMENTS

I/We acknowledge that:

- a) if a debit is returned by my/our Financial Institution as unpaid, I/we will be responsible for any fees and charges charged by the Business as a result, in addition to any Financial Institution charges and collection fees; and
- b) Debitsuccess may attempt to re-process any unsuccessful payments as advised by the Business and/or add such unsuccessful payment to any future payments.

ACCURACY OF INFORMATION

I/We acknowledge that it is my/our responsibility to ensure that the details entered on the Direct Debit Request are correct and that Debitsuccess is not liable to the extent that any such details are incorrect and this causes a required payment to be missed. In addition, where I/we are paying the required payments by credit card and have entered the details of the credit card on the Direct Debit Request, I/we agree that Debitsuccess may continue to debit from the credit card in accordance with the terms of this DDR Service Agreement to the extent that the credit card has expired, and that it is wholly my/our responsibility to provide details of any replacement credit card to Debitsuccess via the Business.

DISPUTES

I/We acknowledge that any disputes regarding debit payments will be directed to the Business. If no resolution is forthcoming, I/we understand that I/we are to direct any such dispute to my/our Financial Institution.

OTHER AUTHORISATIONS

I/We authorise:

- a) Debitsuccess to verify details of my/our account with my/our Financial Institution; and
- b) The Financial Institution to release information allowing Debitsuccess to verify my/our account details.
- c) Any notices to be given to me/us by electronic mail to the email address on the Direct Debit Request (or any other email address notified in writing by me/us).

I/we acknowledge that:

- a) This DDR Service Agreement will remain in force and effect in respect of all direct debits passed to my/our account in good faith notwithstanding my/our death/bankruptcy or other revocation of this DDR Service Agreement until actual notice of such event is received by the bank.
- b) Any dispute as to the correctness or validity of an amount debited to my/our account shall not be the concern of the bank except in so far as the direct debit has not been paid in accordance with this DDR Service Agreement. Any other dispute lies between me/us and the Business.

INFORMATION SECURITY

We are collecting your personal information for the sole purpose of completing this direct debit arrangement. Debitsuccess agrees that it will make reasonable efforts to keep your information contained in the Direct Debit Request (including account details) and any other information that we have about you confidential and secure, and will 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. You may request access to, and correction of, any personal information held by Debitsuccess by writing to Debitsuccess at the address below. You acknowledge that your personal information will be collected, used, held and disclosed in

accordance with the Debitsuccess Limited Privacy Policy found at
<https://www.debitsuccess.com.au/privacy-policy>

Debitsuccess will only disclose information that we have about you:

- a) to the extent specifically required by law;
- b) to Financial Institutions participating in the direct debit payment system in connection with a claim made on it relating to an alleged incorrect or wrongful debit; or
- c) for the purposes of this Agreement (including disclosing information in connection with any query or claim).

Should you have any queries in relation to these terms and conditions contact Debitsuccess Pty Ltd.

P.O. Box 577 Mt Waverley, VIC, 3149

Phone: 1800 148 848

E-mail: customerservice@debitsuccess.com