

H O R I Z O N

C H U R C H

DIRECT DEBIT REQUEST TERMS & CONDITIONS

CUSTOMER DDR SERVICE AGREEMENT

Thank you for your continual financial support towards your home here at Horizon Church. We trust and pray God will bless you greatly as you seek to place Him first in your life.

OUR COMMITMENT TO YOU

This document outlines our service commitment to you, in respect of the Direct Debit Request (DDR) arrangements made between Shirelive Limited t/as Horizon Church 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 credit card for the agreed amount for church donations.

DRAWING ARRANGEMENTS

- The first drawing under this Direct Debit arrangement will occur on the first Wednesday of the month following the signing of this agreement.
- If any drawing falls due on a non-business day, it will be debited from your account on the next business day following.
- We will give you at least 14 days notice when changes to the initial terms of the arrangement are made that you are in agreement with. This notice will state any changes including but not limited to the amount, frequency or next drawing date or any other changes to the initial terms.
- If you wish to discuss any changes to the initial terms please call our Accounts Office on 9521 2933

YOUR RIGHTS

CHANGES TO THE ARRANGEMENT

If you want to make changes to the drawing arrangements, please contact our Finance office on 9521 2933. These changes may include:

- Deferring the drawing; or
- Altering the schedule; or
- Stopping an individual debit; or
- Suspending the DDR; or
- Cancelling the DDR completely.

ENQUIRIES

Direct all enquiries to us, rather than to your financial institution, and these should be made at least 7 days prior to the next scheduled drawing date.

All personal customer information held by us will be kept confidential except information provided to our financial institution to initiate the credit card payments.

DISPUTES

- If you believe that a drawing has been initiated incorrectly, we encourage you to take the matter up directly with us by contacting our Finance office on 9521 2933 during business hours.
- 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 7 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 can not substantiate the reason for the drawing.

Note: Your financial institution will ask you to contact us to resolve your disputed drawing prior to involving them.

YOUR COMMITMENT TO US

It is your responsibility to ensure that:

- Your nominated credit card number & expiry date is accurate; and
- That on the drawing date there are sufficient cleared funds on the nominated credit card; and
- That you advise us if the nominated credit card is closed.

If your credit card is dishonoured by your financial institution, we will attempt to re-draw the amount between 3 and 7 working days after the nominated drawing date. Any transaction fees payable by us in respect of the above will be added to the withdrawal amount on the next withdrawal.