

# Bendigo Bank Telco Offer Setting up Direct Debit

You can change or cancel this arrangement anytime you want to.

## Instructions

- We're going to ask you to provide some personal information to help us assess and set up your direct debit. We'll use this information strictly in accordance with our privacy policy. You can find this at [www.communitytelco.com.au](http://www.communitytelco.com.au).
- When you've filled in this form, return it to us by fax or mail:  
Fax: 1800 442 919  
Postal address: Community Telco Australia Pty Ltd  
PO Box 1187, Bendigo VIC 3552

This form will print in a faxable format without the grey background.

## 1 Eligibility

You must be the main account holder to set up a direct debit on this account.

## 2 Contact details

Title	<input type="text"/>	First name	<input type="text"/>
Last name	<input type="text"/>		
Phone	<input type="text"/>		
Email address	<input type="text"/>		

## 3 Agreement

I authorise you to take money due to Community Telco out of my nominated account (below) on the terms shown on this form and the Direct Debit Request Service Agreement (on the back of this form) and pay it to Community Telco.

Community Telco Account no.	<input type="text"/>
Signed by	<input type="text"/>
Date	<input type="text"/>

## 4 Payment details

**Choose bank account** Take the money out of this bank account

Bank or financial institution	<input type="text"/>		
BSB <small>Hint this is the 6 digits preceding your bank account no.</small>	<input type="text"/>	Branch name	<input type="text"/>
Account holders name	<input type="text"/>		
Bank account number	<input type="text"/>		

or

**Choose credit card** Take the money out of this credit card

Card type (✓ Please tick)	Mastercard <input type="checkbox"/>	Visa <input type="checkbox"/>
Credit card holders name <small>Hint this is the exact name that appears on your credit card e.g. John J Citizen</small>	<input type="text"/>	
Credit card number	<input type="text"/>	Card security code <input type="text"/>
Expiry date	<input type="text"/>	<small>Hint On a Visa or MasterCard this is the last 3 digits on the signature panel of the card.</small>

## 5 Important things to understand

For all the terms and conditions of your direct debit arrangement with us, please read the Direct Debit Request Service Agreement below.

### Our commitment to you

- Your bill will be sent at least 14 days before it's due to be paid.
- Your bill will clearly tell you the amount you owe us and when this needs to be paid.
- We don't expect you to pay charges that are in dispute until they're resolved.
- We won't change the frequency of your direct debit payments without your permission.

### Your commitment to us

- You will make sure there are sufficient funds in your account to meet your direct debit payments.
- If any of the details about your nominated bank account or credit card change you'll let us know so that your direct debit can be updated.
- If a direct debit payment is rejected by your bank or financial institution, we may charge you a dishonour fee. Your bank may also charge you a fee.

### Cancelling or varying payments

- You can cancel or change your direct debit at any time. This can be done by calling us on 1300 098 889.
- If you choose to cancel your direct debit you may be charged an administration fee each month to cover processing your cash or cheque.

### Changes to the agreement

- We can make changes to our Direct Debit Request Service Agreement at any time by giving you 14 days prior notice.

## 6 What happens next?

- We will check that this direct debit is working by doing a "ping". We'll do this by crediting your bank account a nominal amount or by reserving \$1 against your credit card limit.
- Your direct debit will be set up within five working days.
- Please keep a copy of this form.

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## Direct Debit Request Service Agreement

This Direct Debit Request (DDR) Service Agreement sets out the terms on which we will debit (withdraw) regular payments directly from your nominated bank account or credit card to pay for the services we provide to you. In this DDR Service Agreement, references to "you" are references to the person whose name appears under "Account Holder Details". References to "we" and "us" are references to Community Telco.

### Community Telco's commitment to you

#### Payment arrangements

1. If you have selected automatic direct debit, we will advise you, in the form of an invoice, of the details of the amount and due date of each direct debit payment at least 14 calendar days prior to debiting that amount from your nominated bank account or credit card.
2. We will debit your nominated bank account or credit card by the amount due on the due date or if the due date is not a business day, the first business day following the due date.
3. We will debit the entire amount stated as being due on the invoice.
4. We will not change the frequency of your direct debit payment arrangement without your prior approval.
5. Payments will be debited from your nominated bank account or credit card until your Community Telco account is terminated and all charges are paid or until your direct debit arrangement is cancelled.
6. Direct debit, under the Direct Debit System (BECS) is not available on all accounts. You are advised to check your account details with your Financial Institution before completing the Direct Debit Request.
7. Ping. On establishment or modification of your direct debit bank account arrangement, we may immediately initiate a credit to your nominated bank account (your "ping") to test the arrangement.
8. On establishment or modification of your direct debit credit card arrangement, we may immediately initiate a preauthorisation debit payment of \$1 on your credit card to test the arrangement. This payment will not change the balance of your credit card, but may reserve \$1 against your credit card limit.
9. Cancellation or Variation of Payment Arrangements. You may cancel or vary your direct debit arrangement at any time by calling us on 1300 098 889. If a payment is due within the 14 days notice period, Community Telco may still debit your account for any outstanding amounts.
10. If you would like to stop or defer a direct debit payment, you need to call us on 1300 098 889 at least 3 days prior to the payment date.
11. If you want to dispute a direct debit payment that has been debited from your nominated bank account or credit card, you need to call us on 1300 098 889.
12. We reserve the right to cancel your direct debit arrangement if two or more direct debit payments are rejected by your nominated Financial Institution and to arrange with you an alternative payment method.
13. It is your responsibility to arrange an alternative payment method with us if your direct debit arrangement is cancelled either by you or your nominated Financial Institution.
14. Variation of this DDR Service Agreement. We may vary any of the terms of this DDR Service Agreement at any time by giving you at least 14 days written notice.
15. Privacy. We collect personal information about you (including information about your credit record) to assess your application and, if it is approved, provide services to you. We may disclose your personal information to other telecommunications service and equipment providers, resellers, credit providers, credit reporting agencies and organisations who provide outsourced services to us. If required, we may provide your account details to our Financial Institution. If you do not provide us with this information, we may be unable to assess your application or provide services to you. We may also use your personal information to provide you with details of related products and services or to conduct research analysis. To do that, we may disclose information to our related bodies corporate and our business partners and associates. We will not rent, trade or sell your personal information to list renters. In most cases, you will be able to access your personal information on request. You can access our Privacy Policy at [www.communitytelco.com.au](http://www.communitytelco.com.au) or you can receive a hard copy by calling us on 1300 098 889.
16. Your Commitment to us. It is your responsibility to ensure that sufficient funds are available in your nominated bank account or credit card to meet a direct debit payment on its due date.
17. It is your responsibility to advise us of any changes to any of the direct debit payment details provided on this form.
18. If a direct debit payment is rejected, then we may charge you a dishonour fee (as set out on our Schedule of Charges) for the costs of processing the rejected transaction.
19. Account Ownership. You acknowledge that you are an authorised signatory to your nominated bank account or credit card and have authority to establish direct debit arrangements on that account or credit card.

### Supply of products

Telecommunications and internet products are provided by Community Telco Australia Pty Ltd (CTA) ABN 93 094 908 326. CTA is not an authorised deposit-taking institution (or bank) and the acquiring or purchasing of telecommunications and internet products does not represent a deposit with, obligation or liability of Bendigo and Adelaide Bank Limited. Bendigo and Adelaide Bank Limited does not guarantee the performance of CTA or any of its products and services. Please refer to the Standard Form of Agreement and Acceptable Use Policy for full terms and conditions at [www.communitytelco.com.au](http://www.communitytelco.com.au).

#### Office use only

Reference number	<input type="text"/>	Received	<input type="text"/>	Processed by	<input type="text"/>	Date	<input type="text"/>
Comments	<input type="text"/>						