

Credit Card Request Service Agreement

This is your Credit Card Authorisation Service Agreement with **Signature Connect Pty Ltd, ABN 95 605 943 879**. It explains what your obligations are when undertaking a Credit Card Debit arrangement with us. It also details what our obligations are to you as your Credit Card Debit provider.

Please keep this agreement for future reference. It forms part of the terms and conditions of your Credit Card Authorisation Request (CCAR) and should be read in conjunction with your Credit Card authorisation.

<p>Definitions</p>	<p><i>Credit card</i> means the credit card from which we are authorised to arrange for funds to be debited.</p> <p><i>agreement</i> means this Credit Card Authorisation Request Service Agreement between you and us.</p> <p><i>banking day</i> means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.</p> <p><i>debit day</i> means the day that payment by you to us is due.</p> <p><i>debit payment</i> means a particular transaction where a debit is made.</p> <p><i>Credit card Authorisation request</i> means the Credit Card Authorisation Request between us and you.</p> <p><i>us or we</i> means Signature Connect Pty Ltd. (the Debit User) you have authorised by requesting a <i>Credit Card Debit Request</i>.</p> <p><i>you</i> means the customer who has signed or authorised by other means the <i>Direct Debit Request</i>.</p>
<p>1. Debiting your account</p>	<p>1.1 By signing a Credit Card Authorisation Request or by providing us with a valid instruction, you have authorised us to arrange for funds to be debited from your credit card. You should refer to the Credit Card Authorisation Request and this agreement for the terms of the arrangement between us and you.</p> <p>1.2 We will only arrange for funds to be debited from your credit card as authorised in the Credit Card Authorisation Request. If the debit day falls on a day that is not a banking day, we may debit your credit card on the following <i>banking day</i>.</p>
<p>2. Amendments by us</p>	<p>We may vary any details of this <i>agreement</i> or a <i>Credit Card Authorisation Request</i> at any time by giving you a least fourteen (14) days written notice.</p>
<p>3. Amendments by you</p>	<p>You may change, stop or defer a debit payment, or terminate this agreement by providing us with at least 30 days notification by writing to:</p> <p>Signature Connect Pty Ltd PO Box 773 Rozelle, NSW 2039 Or Email to accounts@signatureconnect.com.au Or by telephoning us on 1300 859 118 during business hours;</p>
<p>4. Your obligations</p>	<p>4.1 It is your responsibility to ensure that there are sufficient clear funds available on your credit card to allow a <i>debit payment</i> to be made in accordance with the <i>Credit Card Authorisation Request</i>.</p> <p>4.2 If there are insufficient clear funds in your account to meet a <i>debit payment</i>:</p> <ul style="list-style-type: none"> (a) you may be charged a fee and/or interest by your credit card issuer or financial institution; (b) you may also incur fees or charges imposed or incurred by us; and (c) you must arrange for the <i>debit payment</i> to be made by another method or arrange for sufficient clear funds to be on your credit card by an agreed time so that we can process the <i>debit payment</i>. <p>4.3 You should check your account statement to verify that the amounts debited from your account are correct</p>
<p>5. Dispute</p>	<p>5.1 If you believe that there has been an error in debiting your credit card, you should notify us directly on 1300 859 118 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 your account has been incorrectly debited we will respond to your query by arranging for your funds to be credited to your credit card accordingly. We will also notify you in writing of the amount by which your credit card account has been adjusted.</p> <p>5.3 If we conclude as a result of our investigations that your account has not been incorrectly debited we will respond to your query by providing you with reasons and any evidence for this finding in writing.</p>
<p>6. Accounts</p>	<p>You should check:</p> <ul style="list-style-type: none"> (a) your credit card details which you have provided to us are correct by checking them against a recent account statement; and (b) with your Credit Card Issuer before completing the <i>Credit Card Authorisation Request</i> if you have any queries about how to complete the <i>Credit Card Authorisation Request</i>.
<p>7. Confidentiality</p>	<p>7.1 We will keep any information (including your credit card details) in your <i>Credit Card Authorisation 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 for the purposes of this <i>agreement</i> (including disclosing information in connection with any query or claim).
<p>8. Notice</p>	<p>If you wish to notify us in writing about anything relating to this <i>agreement</i>, you should write to</p> <p>Signature Connect Pty Ltd PO Box 773 Rozelle, NSW 2039 Or Email to accounts@signatureconnect.com.au</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>Credit Card Authorisation Request</i>.</p> <p>8.3 Any notice will be deemed to have been received on the third <i>banking day</i> after posting.</p>