

This is your Direct Debit Service Agreement with Swan City Youth Service (SCYS). It explains what your obligations are when undertaking a Direct Debit arrangement with us. It also details what our obligations are to you as your Direct Debit provider.

Please keep this agreement for future reference. It forms part of the terms and conditions of your Direct Debit Request (DDR) via SCYS donation forms.

Swan City Youth Service (SCYS) is registered as a charity with the Australian Charities and Not for Profits Commission.

By completing our donation form you certify that:

1. you accept these Terms & Conditions and the SCYS Privacy Policy,
2. you understand you can cease communication, or access and change your personal information by calling 9274 34 88 or emailing reception@scys.org.au

1. DEBITING YOUR ACCOUNT

1.1 This agreement could cover one or more of the following situations:

- You wish to make regular automatic payments from a nominated account to SCYS.
- You wish to initiate a single payment to SCYS from a nominated bank account.
- You wish to use your credit card to make regular automatic payments to SCYS.

1.2 By agreeing to a direct debit arrangement, you have authorised SCYS to arrange for funds to be debited from your account. You should refer to the donation form and this agreement for the terms of the arrangement.

1.3 You understand that by using your credit card to sign up for regular giving, you will be immediately debited for the first donation and thereafter debited on this date each month or next business day.

1.4 SCYS will only arrange for funds to be debited from your account as authorised in the donation form.

1.5 If you are unsure about which day your account has or will be debited, you should ask your financial institution.

2. CHANGES BY SCYS

2.1 SCYS may vary any details of this agreement at any time by giving you at least fourteen (14) days' written notice.

3. CHANGES BY YOU

3.1 You may change, stop, or defer a debit payment, or terminate this agreement under a DIRECT DEBIT REQUEST by providing SCYS with at least fourteen (14) days' notification in writing to:

- Swan City Youth Service
- Email: reception@scys.org.au
- Address: PO Box 2118, Midland WA 6936
- Phone: 08 9274 3488

3.2 If you wish to change, stop, or defer a debit payment or reduce the amount of the payment, you must notify SCYS in writing at least 10 business days before the next debit date.

3.3 You may also cancel your authority for SCYS to debit your account at any time.

3.4 SCYS will send you a confirmation letter advising that we have received and processed your request. If you do not receive this confirmation letter within 14 days, please contact us again.

4. YOUR OBLIGATIONS

4.1 It is your responsibility to ensure that there are sufficient clear funds available in your account to allow a debit payment to be made in accordance with your donation form.

4.2 You should check your account statement to verify that the amounts debited from your account are correct.

5. DISPUTE

5.1 If you believe that there has been an error in debiting your account, you should notify SCYS directly and confirm that notice in writing.

5.2 If SCYS concludes as a result of investigations that your account has been incorrectly debited, we will reimburse you accordingly.

5.3 If SCYS concludes that your account has not been incorrectly debited, we will provide you with reasons and any supporting evidence.

5.4 Any queries about an error should be directed to SCYS first before contacting YOUR financial institution.

7. CONFIDENTIALITY

7.1 SCYS will keep your account details confidential and secure.

7.2 SCYS will only disclose your information:

- as required by law; or
- for the purposes of this agreement (e.g., resolving a query or claim).

8. NOTICE

8.1 If you wish to notify SCYS in writing about anything relating to this agreement, you should email:

- reception @scys.org.au

8.2 SCYS will notify you by sending a notice via email to the address you have provided in the donation form.

9. SCYS COMMITMENT

SCYS will;

- Keep your information confidential, except when permitted by law or for the purposes of this agreement (including to arrange recurring payments with your financial institution) or to address a related query, dispute or claim.
- Give you at least 14 days' notice before we change the terms of this agreement.
- Act in accordance with the legal processes governed by the Payments System Board (BSB) including Payment Systems (regulation) Act 1998 and the Payment Systems and Netting Act 1998
- We will send you an annual tax deductible receipt every July
- Abide by Privacy Act 1988 (Cth) with collection and use of your information.
- Comply with ACNC governance standards and Australian Consumer Law.
- SCYS will provide official receipts for approved donations of \$2.00 or more. Donors receive a receipt for each donation.

Procedures number	59.1	Version	1.0
Drafted by	Administration	Approved by CEO on	2.04.2025
Responsible person	CEO	Scheduled review date	2.04.2027
Policy	59	Category	Governance