



EM Finance Corporation Pty Ltd - ABN 66 097 851 324

For

**Conscious Capital Ltd** - (ACN 092 462 881)

PO Box 708

Lindfield NSW 2070

## Direct Debit Request

### Request and Authority to debit the account named below to pay EM Finance Corporation Pty Ltd - APCA/User ID 215916

<p><b>Request and Authority to debit</b></p>	<p>I/We</p> <p><b>Member 1: Name in full :</b> _____  <small>Given names Surname</small></p> <p><b>Member 2: Name in full :</b> _____  <small>Given names Surname</small></p> <p>authorise/s and request/s EM Finance Corporation Pty Ltd (EMFC) to arrange for the moneys due to <b>Conscious Capital Ltd</b> under the Membership Contract made on ___ / ___ / ___ be drawn under the <b>Bulk Electronic Clearing System (BECS)</b> from an account held at the financial institution identified below subject to the terms and conditions of the Direct Debit Request Client Service Agreement.</p>
<p><b>Insert the name and address of financial institution at which account is held</b></p>	<p><b>Financial institution name:</b> _____  <small>(eg Bank, Credit Union or Building Society)</small></p> <p><b>Address:</b> _____</p> <p>_____</p> <p><b>State:</b> _____ <b>Postcode:</b> _____</p>
<p><b>Insert details of account to be debited</b></p>	<p><b>Name of account</b> _____</p> <p><b>BSB number</b>       __ __ __  -  __ __ __  <i>(Must be two groups of 3 digits)</i></p> <p><b>Account number</b>     __ __ __ __ __ __ __ __ __ </p>
<p><b>Details of Direct Debit</b></p>	<p>Please Direct Debit the above account for my/our monthly subscription.</p> <p>Monthly Amount \$.....</p> <p>Payment start date ___ / ___ / ___</p>
<p><b>Insert your signature and address</b></p>	<p><b>Signature/s</b> _____  <small>(If signing for a company, sign and print full name and capacity for signing eg. director)</small></p> <p><b>Address:</b> _____</p> <p>_____</p> <p><b>State:</b> _____ <b>Postcode:</b> _____ <b>Home Phone:</b> _____</p> <p><b>Date</b> ___ / ___ / ___                      <b>Mobile:</b> _____</p>

**EM Finance Corporation Pty Ltd**  
**Direct Debit Request Service Agreement**

This is your Direct Debit Service Agreement with **EM Finance Corporation Pty Ltd, APCA/User ID 215916** (the Debit User). 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) and should be read in conjunction with your DDR authorisation.

***Drawing Arrangements:***

- The first drawing of payments due under this arrangement will be in line with the membership contract between you and Conscious Capital Ltd (CC) and in accordance with the DDR authorisation you have signed with EM Finance Corporation Pty Ltd (EMFC).
- When a repayment date falls on a non-business day in Sydney, New South Wales, EMFC will draw the repayment on the previous business day except when a repayment date falls on a Sunday or Monday public holiday, the payment will be drawn on the next business day. If you are unsure about which day your account has or will be debited you should ask your financial institution.
- We will not change the amount or frequency of drawing arrangements without your prior approval. We may vary any details of this agreement or a Direct Debit Request at any time by giving you at least 30 (thirty) days written notice sent to the preferred email or address you have given us in the Direct Debit Request.
- We reserve the right to cancel the Direct Debit arrangement if three or more drawings are returned unpaid by your nominated Financial Institution and to arrange with you an alternate payment method.
- EMFC will retain all information pertaining to your nominated account at the Financial Institution private and confidential.

***Your rights:***

You can:

- a) Cancel or suspend the Direct Debit Request; or
- b) change, stop or defer an individual payment, or at any time by giving us at least seven (7) days notice.

To do so, contact EMFC at

[admin@emfinace.com.au](mailto:admin@emfinace.com.au) or by telephone on (02) 9416 4999.

or you can also contact your own financial institution, which act promptly on your instructions.

- Subject to the terms of the Membership Contract with CC, you may request a change to the drawing amount and/or frequency of the DDR by contacting CC and advising your requirements no less than fourteen (14) business days prior to the due date.
- Where you consider that a drawing has been initiated incorrectly and outside the agreed DDR payment arrangement you may take the matter up directly with us, or lodge a Direct Debit Claim through your nominated Financial Institution.

***Your commitment to EM Finance Corporation Pty Ltd:***

- It is your responsibility to ensure that sufficient funds are available in your nominated account to meet a drawing on its due date.

- It is your responsibility to ensure that the authorisation given to draw on the nominated account, is identical to the account signing instruction held by the Financial Institution where the account is based.
- It is your responsibility to advise EMFC if the account nominated by you to receive the DDR drawings is transferred or closed.
- It is your responsibility to arrange with EMFC a suitable alternative payment method if the DDR drawing arrangements are cancelled either by yourself or the nominated Financial Institution.
- It is your responsibility to meet any charges resulting from the use of the Direct Debit System. This may include fees charged to us as a result of returned drawings.

**Accounts:**

You should check:

- with your financial institution whether direct debiting is available from your account as direct debiting is not available through BECS on all accounts offered by financial institutions.
- your account details which you have provided to us are correct by checking them against a recent account statement; and
- with your financial institution before completing the Direct Debit Request if you have any queries about how to complete the Direct Debit Request.

**Confidentiality:**

- We will keep any information (including your account details) in your Direct Debit Request 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.
- We will only disclose information that we have about you:
  - to the extent specifically required by law; or
  - for the purposes of this agreement (including disclosing information in connection with any query or claim).

**Contacting each other:**

If you wish to notify us in writing about anything relating to this agreement, you should write to:

EM Finance Corporation Pty at:

PO Box 708, Lindfield

NSW, 2070 or

By email to [admin@emfinance.com.au](mailto:admin@emfinance.com.au)

We will notify you by sending a notice to the preferred address or email you have given us in the Direct Debit Request. Any notice will be deemed to have been received on the second banking day after sending.

**EM Finance Corporation Pty Ltd**

**ABN 66 097 851 324**

**PO Box 708, Lindfield NSW 2070**

**Tel: (02) 9416 4999**