



# Business Credit Account Application

The convenient way to streamline your business



**An Australia Post credit account can help you do business every day.**

For instance, you can charge:

- Letter & parcel services
- International mail services
- Reply Paid services
- Postage meter resets
- Express Post (envelopes, satchels & parcels)
- Postpak packaging products
- Prepaid envelopes
- Mail Redirection and Holding services
- Philatelic items
- Retail products including stationery



To apply for an Australia Post business credit account just take a few minutes to fill out the attached application forms and return to:

Email: [newcreditaccount@auspost.com.au](mailto:newcreditaccount@auspost.com.au)

Or Post it to:

Manager, Credit Management

Australia Post

GPO Box 2137

Melbourne VIC 3001

Alternatively, you can complete this application online. Visit [auspost.com.au/business-creditaccount](https://auspost.com.au/business-creditaccount) to learn more.

If you have any questions regarding your application, please visit [auspost.com.au/help-and-support](https://auspost.com.au/help-and-support) or call 13 11 18.



**Australia Post**

# Business Credit Account Application

(FAP227)

Please complete both the Business Credit Account Application and Direct Debit Request forms. All sections are mandatory.

1. Business details

☐ Sole trader

☐ Partnership

☐ Company

☐ Trading trust

☐ Government authority

☐ Local Government

☐ International customer

Company or business name

Trading name / name of the trust (if trading as a trust then please also complete 2 lower sections)

ABN / ACN of company / business

ABN of trust

Name of trustee

Business address

Postal address of business (if applicable)

Postcode

Postcode

Would you like your PO Box bill to be linked/charged to this credit account? (Please circle) Yes / No / N/A

Business telephone

Position title

Contact name

Email address

2. Type of business

Nature of business or main income-producing activity

Number of employees

Business Industry or ANZSIC code (if known)

3. Preferred Postal Outlet or Lodgement Centre(s) - maximum four e.g. Sydney GPO, Moorabbin Business Centre

4. Trade / business references

Referee 1

Name of contact person

Job title

Business name

Telephone

Referee 2

Name of contact person

Job title

Business name

Telephone

## 5. Details of sole trader / partners / directors or trustees

Full Name

Current Residential address

  

Postcode

Previous Residential address (if less than 12 months)

  

Postcode

Telephone

Driver's licence number

Date of birth

Previous name(s) (if any)

Full Name

Current Residential address

  

Postcode

Previous Residential address (if less than 12 months)

  

Postcode

Telephone

Driver's licence number

Date of birth

Previous name(s) (if any)

## 6. Credit limit request

Equivalent to two months' average Postage Requirement for this New Credit Account

\$

### Privacy notice

Australia Post collects your Personal information in order to process your application for a Business Credit Account, including carrying out required credit checks and reviews, and for the purposes of registering any security interest. Your information may be shared with credit reporting agencies, such as Equifax, at the time of the application or as part of a review of your eligibility. Your information may be stored in systems located in Australia and Japan. Without this information, we will be unable to provide you with a Business Credit Account. Your personal information is handled in accordance with Australia Post Group Privacy Statement, which outlines how to access and/or correct your personal information, including credit eligibility information, or make a privacy related complain. For more information please visit [www.auspost.com.au/privacy](http://www.auspost.com.au/privacy).

### Marketing information opt out

With your implied consent we may use your personal information to tell you about other Australia Post product or services we think may be of benefit to you.

☐ Tick here

If you do NOT wish to receive information about our products and services.

## Business Purpose Declaration Statement

The consumer credit laws regulate credit provided to individuals wholly or predominantly for personal, domestic or household purposes, and require lenders, among other things, to hold an Australian Credit Licence and comply with a range of obligations intended to protect consumers. These obligations include requirements in relation to the form and content of the credit contract, making a range of disclosures before the contract is entered and while it is in effect, responsible lending obligations to enquire as to whether the loan is 'not unsuitable' for the borrower, and access to internal and external dispute resolution measures, among other things. These laws do not apply to credit for which there is no charge, or to any borrowing by a company or that is wholly or predominantly for business purposes. Australia Post Corporation does not hold an Australian Credit Licence, and does not offer credit to consumers or for personal domestic or household purposes.

## 7. Signature of customer

On behalf of the business nominated in this application as the purchaser of services and products from Australia Post, I / We being the duly authorised officer(s) have read and agree to accept the terms and conditions for the operation, establishment and use of an account and hereby apply for the establishment of an account. I / We warrant that the information provided by me / us in this application is true and complete.

Signature of authorised signatory

Authorised signatory's name and job title (IN BLOCK LETTERS)

  

Date

Signature of authorised signatory

Authorised signatory's name and job title (IN BLOCK LETTERS)

  

Date

# Australia Post Business Credit Account Terms and Conditions

Last updated 1 July 2024

**Important things you should know:**

- A business credit account is an account under which we provide credit (Account) and must only be used for business or commercial purposes.
- You must not exceed your Credit Limit (as defined in clause 4.1).
- Payment terms are 14 days (or 21 days with direct debit).
- A Late Payment Fee applies if you default on the payment term (described in clause 6).
- You may be required to indemnify us if you do not use the Account in accordance with these Terms and Conditions (as described in clauses 5 and 12).

**1. Our contract with you**

- 1.1. These Terms and Conditions (Terms) form a contract between Australian Postal Corporation ABN 28 864 970 579, its applicable related bodies corporate (**Australia Post, we, us or our**) and a customer (**you or your**). These Terms apply when:
- (a) you apply for an Account (**Application**); or
- (b) you use an Account under which we provide credit to you.
- 1.2. You may use the Account for transacting payments for goods or services we provide you, or other amounts payable by you to us under separate terms and conditions (each, an **AP Product**).
- 1.3. If two or more of you use an Account, these Terms and Conditions apply and bind you jointly and severally.

**2. Credit enquiries**

- 2.1. To assess the Application, and for the duration of the Account, you authorise us to conduct searches and enquiries we consider reasonably appropriate relating to you and your assets to be satisfied of your credit worthiness and compliance with all relevant laws. We may approve or decline an Application.
- 2.2. You agree to co-operate and comply with our reasonable requests (and ensure your officers, employees, agents and attorneys do the same) and provide signed written authorities addressed to your banker or other credit providers, credit bureaus or mercantile agencies as we reasonably require.

**3. Minimum Spend Threshold**

- 3.1. We may require you to spend a minimum of A\$1,000 per month (or another amount we may specify with 14 days' notice), to purchase AP Products on credit (charged to the Account).

**4. Credit limit**

- 4.1. The credit limit is the maximum amount (GST inclusive) we agree to provide to you under the Account at any time, which we may update with 14 days' notice (**Credit Limit**).
- 4.2. We may at our discretion agree to your request to increase or decrease the Credit Limit.
- 4.3. You must ensure the Account balance does not exceed the Credit Limit at any time. If this happens, you must immediately reduce the balance to an amount less than the Credit Limit and you must immediately pay the amounts charged to the Account for AP Product supplied to you that exceed the Credit Limit, whether or not demand for payment has been made by us.

- 4.4. If the Credit Limit is exceeded, we are not responsible for any loss or damage whatsoever in connection with our refusal to supply you further AP Product on credit.

**5. Authorised and unauthorised transactions**

- 5.1. You must notify us immediately if you become aware of any unauthorised use of the Account. You are not responsible for unauthorised use of the Account occurring after we receive notification. You must indemnify us against any losses from your unreasonable delay in notifying us after you become aware of unauthorised use of the Account. You are not required to indemnify us for losses arising from any unauthorised use of the Account occurring because of our negligent act or omission.

**6. Terms of payment**

- 6.1. We will provide you with Tax invoices / adjustment notes weekly or monthly or at intervals notified to you, at the address you specified in the Application.
- 6.2. You must pay us in full within 14 days of the tax invoice / adjustment note issue date or other period agreed between the parties. If payment is by direct debit (as agreed under a Direct Debit Request Service Agreement), you must pay in full within 21 days of the tax invoice / adjustment note issue date.
- 6.3. If an invoice is overdue, you must pay a late payment fee comprised of:
- (a) the administration charge of \$5.00 for each invoice issued to you for an overdue amount; and
- (b) the following late payment charge (paid once per overdue amount):

credit terms of less than 30 days	0.2% of the overdue amount; or
credit terms of 30 days or more	1.5% of the overdue amount.

- 6.4. If Account payments are overdue we may temporarily suspend the Account until you pay the outstanding amounts in full (including any late payment fees). We will notify you before suspending the Account.
- 6.5. A direct debit dishonour fee applies if there are insufficient available funds in your bank account to make a scheduled payment.
- 6.6. We may terminate the Account immediately by notice to you if any Account payment is more than 30 days overdue (amounts disputed in accordance with clause 8 are not considered due until the dispute is resolved).
- 6.7. All Fees payable under the Account are detailed at [auspost.com.au/business/credit-accounts.html](https://auspost.com.au/business/credit-accounts.html) or available on request from us.

**7. Proof of supply of products or services**

- 7.1. An invoice or adjustment note issued by us, or certificate setting out details of the amount owing and any other matters relating to the Account signed by our duly authorised officer is evidence (in the absence of error) of the supply of AP Products by us to you. We may use any such invoice, adjustment note or certificate in court proceedings.

**8. Transaction errors**

- 8.1. You must advise of any incorrect transaction recorded on your tax invoice or adjustment note within 7 days of the issue of the tax invoice or adjustment note, via the

form on our website: <https://auspost.com.au/about-us/corporate-information/complaints-compliments-and-feedback>.

- 8.2. You must pay any undisputed amount by the due date as specified in clause 6.2.

## 9. If the Account is used for postage

- 9.1. If the Account is used to pay postage, the postal items must be lodged at post offices, mail centres or other postal outlets as specified by us. You must provide a correctly completed mailing statement when lodging your postal items. If there is a discrepancy of less than \$50 between the number or nature of postal items lodged and the accompanying mailing statement, we may make a corresponding adjustment to the Account without notifying you. We will discuss with you any discrepancies of \$50 or more.

## 10. Security for performance

### 10.1. Bank guarantee

You must provide us a bank guarantee (in a form reasonably acceptable to us) if we reasonably require it to secure your performance of your obligations under these Terms (before or during the term of your Account).

### 10.2. Personal Property Securities Act (PPSA)

If we determine that the Account (or a transaction in connection with it) is or creates a security interest for the purposes of the PPSA, you agree to do all things which we consider necessary, acting reasonably, for the purposes of registering our security interest, including providing consents, signing and producing documents, or supplying information.

### 10.3. Other forms of security

As a condition for approving the Application (or at any time for the duration of the Account), we may (acting reasonably) require you to provide other security for performance of your obligations under these Terms. For example, if you are a company, a guarantee (in a form acceptable to us) may be required from each of your directors or from any of your associated or related entities.

## 11. Warranties

- 11.1. You represent and warrant that:
- (a) all statements, information and documents provided in connection with the Application and all representations that you have made or may make to us for the duration of the Account are true and correct; and
  - (b) the Account is required for your business or commercial purposes and will not be used for personal, domestic, or household purposes.
- 11.2. You acknowledge that we have relied on the correctness of these warranties in approving the Application and continue to rely on these warranties in our further dealings with you.

## 12. Indemnity

- 12.1. For this clause 12:
- (a) “**Claim**” means any allegation, debt, cause of action, liability, claim, proceeding, suit or demand of any nature howsoever arising and whether present or future, fixed or unascertained, actual or contingent, whether at Law, in equity, under statute or otherwise;
  - (b) “**Indemnifiable Loss**” means Loss incurred by Australia Post in connection with any of the following:
    - (i) a third-party Claim against Australia Post; and
    - (ii) a Claim that Australia Post or you have contravened any relevant laws; and
  - (c) “**Loss**” means any damage, loss, cost and expense (including legal and other professional advisers’ costs and expenses).

- 12.2. Subject to clause 12.3 and to the extent permitted by law, you indemnify us and will keep us indemnified against any Claim (including any third party Claim) for any Indemnifiable Loss arising out of or in connection with:
- (a) any breach by you of your obligations under these Terms or the use of the Account, or any representation or warranty made by you; or
  - (b) any breach of relevant laws.

- 12.3. Your liability to us under clause 12.2 is reduced proportionally to the extent that the Loss was caused or contributed to by us. No party will be liable for any indirect or consequential losses.

## 13. Changes in address and other particulars

- 13.1. You must notify us within 5 business days of any change in your constitution, ownership, membership or control, or to your registered business address. If any of these changes occur, your obligations under these Terms continue.

## 14. Termination / Suspension

- 14.1. You may terminate the Account at any time by giving us at least 5 business days’ notice. After the Account is terminated you remain liable to pay the balance of the Account as at the date of termination, including any amounts incurred but not yet billed in accordance with clause 6. After we receive your notice of termination, you continue to be responsible for the Account and any fees charged in connection with the Account up to and including the date of termination.
- 14.2. A party (**Non-defaulting Party**) may terminate the Account immediately by giving notice to the other party (**Defaulting Party**) if the Defaulting Party breaches these Terms and:
- (a) the Defaulting Party does not remedy the breach within 14 days of receiving notice of the breach and the Non-defaulting Party’s intention to terminate; or
  - (b) the breach is not capable of remedy.
- 14.3. Without limiting any other remedies, we may temporarily suspend or terminate the Account immediately by notice to you if one or more of these Default Events occur (each a “**Default Event**”):
- (a) you induced us by fraud or a misrepresentation to approve an Application for any Account;
  - (b) you are fraudulent in connection with the Account or use the Account for an improper or unlawful purpose;
  - (c) the charges to your Account exceed the Credit Limit without our prior approval;
  - (d) any warranty provided by you is not, or ceases to be, correct;
  - (e) in our reasonable opinion, any change in circumstances including, without limitation, changes in your constitution, ownership, membership, control, status or ability to provide security for payment of amounts which have or are likely to be charged to the Account, makes the continuance of the Account undesirable or unsatisfactory;
  - (f) you or any person giving security under the Terms, becomes, threatens or resolves to become or is likely to become subject to any form of insolvency or administration;
  - (g) you are a partnership which dissolves, threatens or resolves to dissolve or is in jeopardy of dissolving; you are a natural person, who dies; or you cease or threaten to cease conducting business in the normal manner; or
  - (h) you use the Account for any non-business purpose including, without limitation, for personal, domestic or household purposes.



- 14.4. If we suspend or terminate the Account under clauses 14.2 or 14.3, we may:
- (a) require immediate payment of the full balance of the Account and any amounts incurred but not yet billed, including any applicable fees (in accordance with clause 6) (**Outstanding Amount**);
  - (b) deduct the Outstanding Amount from any amounts payable by us to you under these Terms or any other contract between you and us; or
  - (c) take enforcement action against you to recover any amounts owing under these Terms, including our reasonable enforcement expenses.
- 14.5. If we exercise our rights under this clause 14, you must pay us any reasonable amounts we incur in connection with the suspension or termination of the Account (including debt collection agency fees, administration and legal costs).
- 14.6. If we reasonably believe that a Default Event is, or may be, continuing, we may:
- (a) appoint a person to investigate and report to us on your financial condition, assets or business;
  - (b) inspect your business records and assets during normal business hours; and
  - (c) conduct all searches of records and enquiries in connection with you and your assets, to the extent reasonably required to confirm your compliance, and your capacity to comply, with your obligations under these Terms.
- 14.7. You agree to co-operate with the person and comply with any reasonable request for information to assist in the investigation (and ensure that your officers, employees, agents and attorneys do the same). This includes providing documentary evidence or records to demonstrate, to our satisfaction, that you remain compliant and solvent.
- 14.8. If the Account is terminated neither Party is relieved of its duty to carry out its obligations in respect of the Account before the termination date, or obligations which remain incomplete at the termination date.
- 15. Notice**
- 15.1. Unless stated otherwise in these Terms, all notices, consents, approvals, waivers and other communications ("**Notice**") in connection with these Terms and Account must be in writing and marked for the attention of the other party in the way identified in the Application (or as otherwise last notified by the recipient).
- 15.2. Any Notice must be sent by email or prepaid postal delivery to the address you provide on your Application (or otherwise as notified to us).
- 15.3. You must direct any notices to us by email or prepaid postal delivery to the email or postal address we provided to you in the approval of your Application (or otherwise notified by us).
- 15.4. If the intended recipient notifies of a changed address or email address then the Notice must be sent to that address or email address.
- 15.5. Notices will be taken to have been received by the addressee:
- (a) if sent by prepaid post, 6 days after posting (or 10 days after posting if sent from one country to another);
  - (b) if sent by email, the earlier of: (i) when the sender receives an automated message confirming delivery; or (ii) 4 hours after the time sent (as recorded on the device used to send the email) unless the sender receives an automated message that the email was not delivered.
- 15.6. If Notices are received or taken to be received under clause 15.5 after 5.00pm in the place of receipt or on a non-business day, they are deemed to be received at 9.00am on the next business day and take effect from that time unless a later time is specified.
- 16. Entire agreement**
- 16.1. These Terms contain the entire agreement between the parties regarding the operation of the Account and supersede all previous agreements, understandings, and negotiations on that subject matter. This clause does not exclude a party's liability for prior false, misleading or deceptive statements or misrepresentations, whether oral or written.
- 17. Variation**
- 17.1. We may vary these Terms:
- (a) by agreement between us and you; or
  - (b) unilaterally by us providing at least 30 days' notice to you specifying the variation and the effective date of the variation ("**Variation Notice Period**").
- 17.2. Notice of the variation under this clause may be sent with your statement of account or as part of any other correspondence, under a prominent heading e.g. "Variation of your Business Credit Account Terms and Conditions".
- 17.3. If you do not accept the variation proposed by us, you may terminate the Account by notice at least 10 business days' before the end of the Variation Notice Period. Termination of the Account will be effective at the end of the Variation Notice Period.
- 18. Assignment**
- 18.1. You must not assign the Account without our prior consent, which will not be unreasonably withheld.
- 19. Execution**
- 19.1. These Terms may be executed or otherwise agreed to electronically and in counterparts. All counterparts when taken together are one instrument.
- 20. Waiver**
- 20.1. A provision of these Terms or a right created under these Terms may not be waived or varied except in writing, signed by the parties.
- 21. Governing law**
- 21.1. These Terms are governed by the laws of the State of Victoria and each party submits to the exclusive jurisdiction of the relevant courts there.
- 22. Severance**
- 22.1. Part or all of any provision of these Terms that is illegal or unenforceable may be severed and the remaining provisions continue in force.
- 23. Remedies Cumulative**
- 23.1. The rights, powers and remedies provided to either party under these Terms are in addition to, and do not exclude or limit, any right, power or remedy provided by law or equity or by any agreement.
- 24. Complaint and dispute resolution**
- 24.1. Any complaint or dispute arising out of, or relating to, the operation of the Account or these Terms (**Complaint**) must be dealt with in accordance with this clause 24.
- 24.2. You must inform us of the Complaint as soon as practicable by:
- (a) contacting us from 8am until 6pm, Monday to Friday on these numbers: 13 76 78 (13 POST) from within Australia; +61 3 8847 9045 from overseas or 13 11 18 for business;

(b) writing to us, Customer Sales and Service, GPO Box 9911, MELBOURNE VIC 3001; or

(c) the form available on our website at <https://auspost.com.au/about-us/corporate-information/complaints-compliments-and-feedback>.

- 24.3. We will use all reasonable endeavours to resolve any Complaint promptly, by referring the Complaint:
- (a) initially, to our authorised representatives, who will endeavour to resolve the Complaint within 10 business days of notice; and
  - (b) if required, to the appropriate level of management of the Parties, who will endeavour to resolve the Complaint within a further 10 business days or such other period as is agreed by the Parties.

24.4. If you are not satisfied with how a Complaint has been dealt with, please inform us and we will escalate your case. If you are unhappy with the final decision (after escalation), you may wish to contact an external dispute resolution body. Visit the “Complaints, compliments and feedback” page on our website: <https://auspost.com.au/about-us/corporate-information/complaints-compliments-and-feedback>.

24.5. After following the process in clauses 24.2 to 24.4, either party may initiate any form of litigation.

24.6. Until a Complaint is resolved, the Parties must continue to perform their obligations under these Terms until the Account is terminated.

# Direct Debit Request (DDR)

## 1. Request and Authority to debit

If you have an existing Australia Post account, please provide the account number.

Company name and ABN / ARBN / ACN

Your full name and ABN (sole traders and partnerships)

“You” request and authorise The AUSTRALIAN POSTAL CORPORATION (User ID 063802) to arrange, a debit to your nominated account to pay for goods and services supplied by the above. This debit or charge will be arranged by Australian Postal Corporation’s financial institution and made through the Bulk Electronic Clearing System (BECS) from your nominated account and will be subject to the terms and conditions of the Direct Debit Request Service Agreement.

## 2. Amount of debit

The amount specified in the invoice we send you, for payment on a stated due date.

## 3. Your account to be debited

Name/s on account

Financial institution name

BSB number (Must be 6 digits)

Account number

-

## 4. Your contact details

Business address or Postal address

Telephone

Email

Postcode

## 5. Confirmation

By signing and/or providing us with a valid instruction in respect to your Direct Debit Request, you confirm that:

- we are authorised to validate account details with a relevant financial institution;
- you are authorised to operate on the nominated account; and
- you have understood and agreed to the terms and conditions set out in this Request and in your Direct Debit Request Service Agreement.

## 6. Your signature

Signed in accordance with the account authority on your account

Date

Contact details: As above



## 7. Second account signatory (if required)

Signed in accordance with the account authority on your account

Signature

Full name

Date

Contact details

Address

Postcode

Email

Telephone

## 8. Signing for a company

You must be authorised to sign on behalf of the company AND you must have authority to operate the Company's bank account.

Signature of duly authorised officer

Second company signatory (if required)

Signature of duly authorised officer

Full name

Full name

Position held

Position held

Business Address

Business Address

Tick if same as Business Address

Postcode

Tick if same as Business Address

Postcode

Email

Email

(Notices will be sent to this email address)

(Notices will be sent to this email address)

Telephone

Telephone

Date

Date

# Direct Debit Request Service Agreement

This is your Direct Debit Service Agreement with Australian Postal Corporation, User ID 063802, ABN 28864970579 (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.

## Definitions

**account** means the account held at your financial institution from which we are authorised to arrange for funds to be debited.

**agreement** means this Direct Debit Request Service Agreement between you and us.

**banking day** means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.

**debit day** means the day that payment by you to us is due.

**debit payment** means a particular transaction where a debit is made.

**Direct Debit Request** means the written, verbal or online request between us and you to debit funds from your account.

**us or we** means Australian Postal Corporation, (the Debit User) you have authorised by requesting a Direct Debit Request.

**you** means the customer who has authorised the Direct Debit Request.

**your financial institution** means the financial institution at which you hold the account you have authorised us to debit.

### 1. Debiting your account

- 1.1 By submitting a Direct Debit Request or by agreeing to the Direct Debit Request by the method presented, you have authorised us to arrange for funds to be debited from your account. The Direct Debit Request and this agreement set out the arrangement between us and you.
- 1.2 We will only arrange for funds to be debited from your account if we have sent to the address nominated by you in the Direct Debit Request, a billing advice which specifies the amount payable by you to us and when it is due.
- 1.3 If the debit day falls on a day that is not a banking day, we may direct your financial institution to debit your account on the following banking day. If you are unsure about which day your account has or will be debited, you should ask your financial institution.

### 2. Amendments by us

- 2.1 We may vary any details of this agreement or a Direct Debit Request at anytime by giving you at least thirty (30) days written notice sent to the preferred email or address you have given us in the Direct Debit Request.

### 3. How to cancel or change direct debits

You can:

- a) cancel or suspend the Direct Debit Request; or
- b) stop, defer an individual payment, or at any time by giving us at least two banking days' notice.

To do so, contact us at:

[directdebitrequest@auspost.com.au](mailto:directdebitrequest@auspost.com.au)

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

### 4. Your obligations

- 4.1 It is your responsibility to have sufficient clear funds available in the relevant account, by the due date, to allow for the debit payment in accordance with this Direct Debit Request.
- 4.2 If there are insufficient clear funds in your account to meet a debit payment:
  - a) you may be charged a fee and/or interest by your financial institution.
  - b) we may charge you reasonable costs incurred by us on account of there being insufficient funds; and
  - c) you must arrange for the debit payment to be made by another method or arrange for sufficient clear funds to be in your account by an agreed time so that we can process the debit payment.
- 4.3 You should check your account statement to verify that the amounts debited from your account are correct.

### 5. Dispute

- 5.1 If you believe there has been an error in debiting your account, you should notify us directly on [directdebitrequest@auspost.com.au](mailto:directdebitrequest@auspost.com.au). Alternatively, you can contact your financial institution for assistance.
- 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 within a reasonable period for your financial institution to adjust your account (including interest and charges) accordingly. We will also notify you in writing of the amount by which your account has been adjusted.
- 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.

### 6. Accounts

- 6.1 You should check:

- a) 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
- b) your account details which you have provided to us are correct by checking them against a recent account statement; and
- c) with your financial institution before completing the Direct Debit Request if you have any queries about how to complete the Direct Debit Request.

### 7. Confidentiality

- 7.1 We are collecting this information for the purpose of validating your account details and processing your Direct Debit transactions. We will keep any information (including your account details) in your Direct Debit Request confidential.
- 7.2 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.
- 7.3 We may require personal information to be provided in the event of a claim or relating to an alleged incorrect or wrongful debit. We will only disclose information that we have about you: a) to the extent specifically required by law; or b) for the purposes of this agreement (including disclosing information in connection with any query or claim).
- 7.4 Your information is handled in accordance with the Australia Post Group Privacy Statement, which outlines how to access and/or correct your information or make a privacy related complaint. For more information, please visit [www.auspost.com.au/privacy](http://www.auspost.com.au/privacy).

### 8. Contacting each other

- 8.1 If you wish to notify us in writing about anything relating to this agreement, you should write to: [directdebitrequest@auspost.com.au](mailto:directdebitrequest@auspost.com.au)
- 8.2 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.