

CUSTOMERS' AUTHORITY

I/We	Name of Customer(s) giving the DDR	
	<input type="text"/>	
Authorize you	Name of Debit User	APCA User ID Number
	<input type="text" value="XanGo Australia PTY Limited"/>	<input type="text" value="077783"/>
and	Name of Sponsor Financial Institution	
	<input type="text" value="Bank of America NA"/>	

to arrange for funds to be debited from my/our account at the financial institution identified below and as prescribed below through the Bulk Electronic Clearing Systems (BECS).

This authorisation is to remain in force in accordance with the terms described in the Service Agreement

<input type="text" value="Direct Debit Request Service Agreement"/>	
Signature	Date
<input type="text"/>	<input type="text"/>
Signature	Date
<input type="text"/>	<input type="text"/>

DETAILS OF THE ACCOUNT TO BE DEBITED (all details must be supplied)

Name of Financial Institution		
<input type="text"/>		
Account Name		
<input type="text"/>		
BSB Number	Account Number	Branch Name
<input type="text"/>	<input type="text"/>	<input type="text"/>

PLEASE TICK THE APPROPRIATE BOX (Optional)

I/We request that you debit my/our account in accordance with our Agreement
or

I/We request that you debit my/our account in accordance with our Agreement and subject to one or more of the following conditions:

Maxium amount to be debited	<input type="text"/>
Frequency of debit	<input type="text"/>
First payment date	<input type="text"/>
Final payment date	<input type="text"/>

OPTIONAL INCLUSION ON THE DDR OF THE CUSTOMER SERVICE AGREEMENT

I/We authorise the following:

1. The Debit User to verify the details of the above mentioned account with my/our Financial Institution
2. The Financial Institution to release information allowing the Debit User to verify the abovementioned account details.

Signed by the Customer(s)

<input type="text"/>
<input type="text"/>

DIRECT DEBIT REQUEST SERVICE AGREEMENT

Terms and Conditions

1. This Direct Debit Request Service Agreement (the "Agreement") is made by and between the Customer and the Debit User, as identified on the Direct Debit Request Form (DDRF) attached hereto, and upon such date as indicated in the DDRF.
2. I, the Customer, have elected direct debit for my orders processed with the Debit User. The Debit User is hereby authorized and may debit my account for the orders I place.
3. In connection with such direct debit processing, I, the Customer, agree that:
 - a. the Debit User will bill and debit my account on or around the 14th day of every month.
 - b. the Debit User will notify me in writing not less than thirty (30) days in advance of (i) changing the amount debited to my account and/or (ii) changing the date that the automatic payment will be withdrawn.
 - c. I may, by notice to the Debit User in the first instance, stop payment of any entry initiated or to be initiated by the Debit User to my account pursuant to this Agreement, but such notice must be received by the Debit User in such time and in such manner as to afford the Debit User a reasonable time to act on it. An oral notice shall be binding on the Debit User only for fourteen (14) calendar days unless confirmed in writing with that period.
 - d. to change or terminate this Agreement, I must submit a written request (including the date, my name, identification number and the authorized signature) to the Debit User no less than three (3) days before the 14th day of any given calendar month. Any requests received after this date will be applied to the following month. These requests are to be made with the Debit User in the first instance.
 - e. if the Debit User erroneously initiates an entry to my account, I shall have the right to request that the amount of such entry be credited to such account within fifteen (15) calendar days following the date on which my financial institution sent or made available to me a statement of account or notification pertaining to such entry. I will first notify the Debit User in writing identifying such entry, stating that such an entry was made in error and requesting the Debit User to credit the amount thereof to such account. If no resolution can be reached, I may notify the Sponsor Financial Institution indicated on the DDRF.
 - f. it is my responsibility to ensure that my account can accept direct debits. Direct debiting through the Bulk Electronic Clearing System (BECS) may not be available on all accounts and I agree to check account details against a recent statement from my chosen financial institution. If I am uncertain as to whether direct debiting is available on my account, or whether any restrictions apply to the amount which may be debited, I agree to verify such information with my financial institution before completing the DDRF. The Debit User is not obligated to accept my DDRF and will notify the Customer if such DDRF is not accepted. If I am uncertain as to when the debit will be processed to my account, I agree to inquire directly with my financial institution.
 - g. it is my responsibility to maintain sufficient funds in my account to cover the automatic payments. In the event sufficient funds are not in my account to cover the automatic payment, the Debit User may stop shipment en route, and may refuse to accept further orders until payment on such debit is received.
 - h. if the date of the direct debit falls on a non-business day, then the Debit User will draw from my account on the next business day following such date.
4. In accordance with applicable privacy laws, the Debit User will keep confidential any information that I provide hereunder and shall use such information for direct debit purposes only, including any required disclosure to the Sponsor Financial Institution in connection with a claim made on a Customer's records and account details relating to an alleged incorrect or wrongful debit.