

**Bell Networks Voice and Data Pty Ltd (“Bell Networks”)
Direct Debit Service Agreement**

Our commitment to you

Drawing arrangements:

Our monthly invoice to you provides in writing, with 10 working days notice, the details of Bell Networks direct debit (amount and date of the direct debit).

Where the due date falls on a non-business day, we will draw the amount on the next business day.

We reserve the right to cancel the drawing arrangements if three or more drawings are returned unpaid by your nominated Financial Institution and to arrange with you an alternative payment method. We also reserve the right to charge to you any fees charged to Bell Networks for dishonoured direct debits.

We will keep all information pertaining to your nominated account at your Financial Institution, private & confidential. Details of our privacy policy can be found at <http://www.bellnetworks.com.au>

Your rights:

You may terminate the direct debiting arrangement at any time by giving written notice to us. Such notice should be received by us at least 10 business days prior to the due date.

You may stop payment of a direct debit payment under this arrangement by giving written notice to us. Such notice should be received by us at least 10 days prior to the due date.

Where you consider that a drawing has been initiated incorrectly (outside normal arrangements) you should take the matter up directly with us in writing.

Your commitment to us

Your responsibilities:

It is your responsibility to ensure that sufficient funds are available in the 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 us if the account nominated by you to receive the direct debit drawing is transferred or closed.

It is your responsibility to arrange with us a suitable alternative payment method if this arrangement is cancelled either by yourselves or the nominated Financial Institution.