## Terms and conditions

## Rates - direct debit

- 1. I agree that the initiator must give me at least two days' notice prior to each direct debit, provided that where the direct debit is in a series, the Initiator is only required to provide two days' notice prior to the first direct debit in the series.
- 2. Changes to the amounts or dates of a series of direct debits require 10 days' prior notice to me.
- 3. I can also agree with the Initiator to receive a same day notice for direct debits specifically requested by me.
- 4. All notices must be in writing, but can be delivered electronically, if I have agreed that with the Initiator.
- 5. I can also ask you to reverse a direct debit up to 120 days after the direct debit if:
  - a. I didn't receive proper notice of the amount and date of the direct debit, or
  - b. I received notice but the amount or date of the direct debit is different from the amount or date on the notice.
- 6. If you dishonour a direct debit but the Initiator retries it within five business days of the original direct debit, I understand that the Initiator doesn't need to notify me again about that direct debit.

