



Direct Debit Authority Service Agreement: Technocash BillFold Account Owner

Effective 17 August 06

The following terms and conditions apply to any Technocash BillFold account owner who has entered or is about to enter into a Direct Debit arrangement with Technocash Pty Ltd ("Technocash"). Any reference to "you," "your," or "yourself" means the Technocash BillFold account owner. Technocash, User ID 313419, and you agree to be bound by this Agreement when Technocash receives your completed Direct Debit Authority with the particulars required to draw an amount under it.

You have entered or are about to enter into an arrangement under which you make payments to Technocash. Payments are made by requesting Technocash to debit from your Technocash BillFold or from your nominated bank account or credit card any payments that from time to time become payable from your Technocash BillFold or from the bank account or credit card nominated on your Direct Debit Authority. You must keep copies of your Direct Debit Authorities and this Agreement. This Agreement sets out the terms on which Technocash accepts and acts under any Direct Debit Authority you provide to Technocash authorizing Technocash to debit amounts from your Technocash BillFold or from your nominated bank account or credit card.

Changes to the Arrangement

If you want to make changes to your Direct Debit arrangement you should contact Technocash on (02) 9687 1900 or write to us at the address provided on your Direct Debit Authority form. Changes may include:

- deferring the drawing; or
- altering the schedule; or
- stopping an individual debit; or
- suspending the Direct Debit Authority; or
- canceling the Direct Debit Authority.

Nominating Bank Accounts or Credit Cards

If you nominate a bank account or credit card on your Direct Debit Authority to Technocash please note the following:

- Direct debiting may not be available on some accounts.
- Additional charges may be applied by your financial institution for direct debits.
- You should confirm your account details by checking a recent statement from your financial institution.

If you are in doubt about any of these items please check with your bank or financial institution. You must notify Technocash if you close or change the account you have nominated.

Direct Debit Processing

Direct debits will be processed according to the particular terms and conditions as indicated on your Direct Debit Authority or under the terms and conditions of any Program under which you enter into the Direct Debit arrangement with Technocash. Where the due date falls on a non-business day/s Technocash will debit the amount on the next business day.

You are responsible for ensuring that your Technocash BillFold or the nominated bank account or credit card has sufficient cleared funds available to pay each debit when it becomes due.

You are able to nominate more than one method for having Technocash process your direct debits. In this case, Technocash will process the direct debit from your Technocash BillFold as a priority, or otherwise from any nominated bank account or credit card.

In the event that a direct debit fails for reason of insufficient funds in your Technocash BillFold or insufficient funds in your nominated bank account or credit card or for any other reason, default fees will apply and Technocash reserves the right to keep seeking that payment and additional amounts that are outstanding.

In the case that direct debits from your nominated bank account or credit card fail for any reason, Technocash may either attempt to debit from your nominated account again, debit funds from your Technocash BillFold, or will contact you to arrange another way of paying. In the case that Technocash needs to contact you in relation to direct debit processing problems, contact information provided on your signed Technocash BillFold Application Form will be used.

TECHNOCASH LIMITED ABN 20 080 109 217

Australian Financial Services Licence No. 247299

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If any amounts owing remain unpaid for a period of at least one month, or where 3 or more debits are returned unpaid by your financial institution, Technocash may cancel your Direct Debit arrangement, your participation in any Program relating to the Direct Debit arrangement, and may take additional measures to recover any monies owing.

In the case of a failed direct debit from your nominated bank account an administration charge of at least \$25.00 will apply. This charge will be deducted from your nominated bank account when your next direct debit is processed.

Amendments to the Service

Technocash may amend the terms and conditions of the Direct Debit Authority or this Agreement. In the case of any changes you will be provided with at least 14 days notice via email. Changes will also be posted at www.technocash.com. Where changes relate to fees and charges associated with the service you will be provided with at least 30 days notice.

If you have an Enquiry

Direct all enquiries to Technocash, rather than to your financial institution. All communication addressed to us should include your name, Technocash BillFold Number, financial institution account details, and contact phone number or email address.

If you have a Complaint

If you have a complaint or dispute in relation to a direct debit, your Direct Debit Authority or this Agreement, we request that you initially refer your complaint or dispute to Technocash by:

- Calling us on (02) 9687 1900;
- Writing to us at the address provided on your Direct Debit Authority; or
- Submitting feedback at www.technocash.com

Technocash will promptly investigate your complaint, make decisions on issues raised, and reply to you either by telephone or formally in writing. If you are not satisfied with the outcome of Technocash's investigation, you may refer the matter to Technocash's external Dispute Resolution Scheme, the Banking and Financial Services Ombudsman (BFSO). You can contact the BFSO as follows:

- GPO Box 3, Melbourne Victoria 3001
- Tel: 03 9613 7344
- Toll Free: 1300 780 808 (Mon to Fri 9:00am-5:00pm AEST)
- Facsimile: 03 9613 7345
- Website: www.bfso.org.au

Indemnity

To the maximum extent permitted by law you fully indemnify Technocash against any losses, costs, damages and liability that Technocash suffers as a result of you giving us incorrect or false information in your Direct Debit Authority or as a result of your Technocash BillFold or nominated bank account or credit card having insufficient funds to pay debits when they fall due. Your indemnity continues after this Agreement is ended.

Privacy of Information

Technocash will not disclose to any person any information you give us on your Direct Debit Authority which is not generally available, unless:

- You dispute any amount Technocash draws under your Direct Debit Authority and Technocash needs to disclose information to the financial institution at which your account is held or the sponsoring financial institution through which Technocash processes direct debits; or
- Your Direct Debit Authority nominates a bank account in which case Technocash will provide necessary information to our sponsoring financial institution to initiate the drawing to your nominated account; or
- You consent to disclosure; or
- Technocash is required to disclose information by law.

Definitions

"Direct Debit Authority" means the authority granted by a Technocash BillFold account owner to Technocash allowing Technocash to deduct an agreed amount or amounts at certain times or periodically.

"Technocash BillFold" means the facility provided by Technocash allowing users to log in using a number or username and password, or alternatively a plastic card with magnetic stripe or smart card information and password (or PIN) to access various services offered by Technocash including financial transaction processing and detailed reporting.