



# Direct Debit Agreement

*inRent* is a registered business name of Walker Stores Pty Ltd  
ACN 007 973 962 Australian Credit Licence Number 393023

**Head Office: 108 Main North Road Prospect, SA 5082**  
**Post Address: PO Box 87, Prospect SA 5082**  
**Telephone: 1800 199 285 (Toll Free)**

## Definitions

**Account** means the account held at your financial institution that you authorise us to debit funds from.

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

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

**WSPL Account** means your account with us.

## 1. Debiting your Account

- 1.1. By signing this Direct Debit Agreement, you authorise us to arrange for funds to be debited from your Account.
- 1.2. We will only arrange for funds to be debited from your Account as authorised in this Direct Debit Agreement.
- 1.3. We will debit your Account monthly in accordance with your *inRent* agreement unless you have indicated below that you want to have fortnightly debits.
- 1.4. If you choose to have fortnightly debits then:
  - (a) we will debit your Account fortnightly rather than monthly;
  - (b) each fortnightly debit will cover half of your monthly payment so that at the end of each month you will have paid us the full amount due;
  - (c) your WSPL Account may go into credit; and
  - (d) we will apply any credit in your WSPL Account to reduce the balance of your WSPL Account.
- 1.5. If there is a credit in your WSPL Account then:
  - (a) you can ask us to give it to you at any time; and
  - (b) within 90 days after your *inRent* Agreement ends, any credit in your WSPL Account will be applied to any other amount you owe us and the balance will be returned to you by cheque or electronic transfer.
- 1.6. If the Debit Day falls on a day that is not a Business Day, we may direct your financial institution to debit your Account on the following Business Day. If you are unsure about which day your Account has or will be debited you should ask us.

## 2. Fees

We will charge a direct debit fee of \$0.50 each time we debit your Account. Your financial institution can advise you of any other transaction fees that may be applicable.

## 3. Changes by us

We may change any part of this Direct Debit Agreement at any time by giving you at least 14 days written notice.

## 4. Changes by you

- 4.1. Subject to clauses 4.2 and 4.3, you may change the arrangements under this Direct Debit Agreement by contacting us on 1800 199 285.
- 4.2. If you want to stop or defer a direct payment you must tell us in writing at least 14 days before the next Debit Day. This notice should be given to us before you contact your financial institution.
- 4.3. You can also cancel your authority for us to debit your Account by giving us 14 days notice in writing before the next Debit Day. This notice should be given to us before you contact your financial institution.

## 5. Your obligations

- 5.1. You must ensure that there are sufficient funds available in your Account to allow a direct payment to be made to us.
- 5.2. If there are insufficient funds in your Account to meet a direct payment:
  - (a) we will provide you with a Direct Debit Default Notice the first time this occurs, as required by the National Credit Code;
  - (b) you may be charged a fee and interest by your financial institution;
  - (c) you will be charged a fee by us (currently \$2.50);
  - (d) we may send you a letter to tell you that we will retry the direct payment on a date that will be specified in our letter; and
  - (e) we may send you a letter to tell you that we will debit the missed direct payment together with your next required payment on your next payment date.
- 5.3. If our attempts to process direct payments are unsuccessful then you must arrange for the required payment to be made by another method or arrange for sufficient funds to be in your Account by an agreed time so that we can process the payment.
- 5.4. You should check your Account statement to verify that the amounts debited from your Account are correct.

## 6. Dispute

- 6.1. If you believe that there has been an error in debiting your Account, you should tell us on 1800 199 285.
- 6.2. If your Account has been incorrectly debited we will respond to your query by arranging for your Account to be reimbursed with the incorrectly debited amount. We will tell you in writing the amount of any adjustment to your Account.
- 6.3. If we conclude that your Account has not been incorrectly debited we will respond to your query by providing you with written reasons for our conclusion.
- 6.4. If you think there has been an error in debiting your Account please ask us first so we can attempt to resolve the matter. You can also refer the matter to your financial institution which will obtain details of the disputed transaction and may lodge a claim on your behalf.

## 7. Accounts

You should check:

- (a) whether direct debiting through the Bulk Electronic Clearing System (BECS) is available from your Account as direct debiting is not available on all accounts offered by financial institutions.
- (b) your Account details are correct by checking them against a recent Account statement; and
- (c) with your financial institution before completing this Direct Debit Agreement if you have any queries about how to complete the Account details.

## 8. Confidentiality

- 8.1. We will keep any of your information (including your Account details) confidential. We will make reasonable efforts to keep all 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.
- 8.2. 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 Direct Debit Agreement (including disclosing information relating to any query or claim) and then only to the extent permitted by, and in accordance with, relevant privacy legislation.

## 9. Notice

- 9.1. If you wish to tell us in writing about anything relating to this Direct Debit Agreement, you should write to us at PO Box 87, Prospect SA 5082.
- 9.2. We will give you notices in writing by sending them by ordinary post to the address you have given us in this Direct Debit Agreement.
- 9.3. Any notice will be deemed to have been received two Business Days after it was posted.



# Direct Debit Agreement – Your Details

inRent is a registered business name of Walker Stores Pty Ltd  
ACN 007 973 962 Australian Credit Licence Number 393023

Head Office: 108 Main North Road Prospect, SA 5082 Post Address: PO Box 87, Prospect SA 5082  
Telephone: 1800 199 285 (Toll Free)

<p><b>Request and Authority to Debit Walker Stores Pty Ltd Customer's Details</b></p>	<p><b>inRent Account</b> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p><b>Surname or Company name</b> _____</p> <p><b>Given names or ACN/ABN</b> _____</p> <p><b>Address</b> _____</p> <p>You request and authorise Walker Stores Pty Ltd ACN 007 973 962 user ID 113417 to arrange for any amount Walker Stores Pty Ltd may debit or charge you to be debited through the Bulk Electronic Clearing System from an account held at the financial institution identified below, subject to the terms and conditions of this Direct Debit Agreement (and any further instructions provided below).</p>
<p><b>Insert the name and branch address of financial institution at which account is held</b></p>	<p><b>Financial Institution Name</b> _____ (Bank/Credit Union)</p> <p><b>Branch</b> _____</p>
<p><b>Insert Bank or Credit Union details. Can only accept account numbers up to 9 digits.</b></p> <p><b>Cannot accept credit/debit card numbers</b></p>	<p><b>Account in name of</b> _____</p> <p><b>BSB number</b> <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/></p> <p><b>Account number</b> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p>
<p><b>Acknowledgement</b></p>	<p>By signing this Direct Debit Agreement you acknowledge having read and understood the terms and conditions governing the debit arrangements set out in this Direct Debit Agreement.</p>
<p><b>Direct Debit start date</b></p>	<p>The first debit may be made on ___ / ___ / ___. Subsequent debits will either be made at monthly or fortnightly intervals depending on which interval you have chosen. The amount to be deducted will be the Total Monthly Payment as stated in your rental agreement with us, unless you have chosen to have fortnightly payments, in which case an amount equivalent to half of the Total Monthly Payment will be deducted every fourteen days.</p>
<p><b>Monthly/fortnightly payment interval (please tick preferred interval)</b></p>	<p>Monthly <input type="checkbox"/> Fortnightly <input type="checkbox"/></p>
<p><b>Insert your signature and date</b></p>	<p><b>Bank Account Holder's Signature</b> _____ (If signing for a company, sign and print full name and capacity for signing eg director)</p> <p>Date ___ / ___ / ___</p>