

# Credit card authorisation service agreement

## Terms

Agreement with Royal Society for the Blind (RSB), Knapman House, 236 Pirie Street, Adelaide SA 5000.

ABN 37 680 837 839.

This Credit/Debit Card Authorisation (CC Authorisation) Service Agreement is issued by RSB.

The CC Authorisation Service Agreement contains the terms and conditions by which you authorise RSB to debit money from your nominated credit/debit card account and the obligations of RSB and you under the agreement. You should read through the Service Agreement carefully to ensure you understand these terms and conditions before signing the CC Authorisation.

By either signing the Credit/Debit Card Authority, signing up for monthly credit/debit card debits online or giving a verbal agreement over the phone, you authorise RSB to arrange for funds to be debited directly from your nominated credit/debit card account in accordance with the agreement.

## Credit/Debit Card Service Agreement

### Our commitment to you:

1. RSB will not change the amount or frequency of drawing arrangements without your prior approval.
2. RSB will advise you with 14 days advance notice of any changes to the Credit/Debit Card Authorisation or drawing arrangements.
3. RSB will debit your nominated credit/debit card account on the designated debit day which has been agreed upon between you and RSB at the commencement of your PupStars puppy sponsorship. This debit day will either be the 2nd OR 4th Friday of each month. If the debit day happens to fall on a public holiday, RSB will debit your account on the next business day after that date.

4. RSB will not disclose your details except where necessary to RSB's financial institution and for the purposes of conducting credit/debit card debits with your financial institution. RSB will keep the information in your CC Authorisation or verbal request confidential, except: (a) to the extent specifically required by law; or (b) for the purposes of this agreement (including disclosing information in connection with any query or claim).

### **Your commitment to us:**

1. It is your responsibility to ensure that there are sufficient funds in your nominated account each month. It is your responsibility to have sufficient funds available in your nominated account to meet each drawing on the debit day. If there are insufficient funds you may incur a fee and/or interest by your financial institution. This fee is not the responsibility of the RSB.
2. You will advise RSB if the nominated drawing account is transferred, closed or any of the account details change, e.g. expiry date, account name, etc.
3. Ensure that all account holders on the nominated financial institution drawing account are aware of this acceptance of Authorisation.
4. Ensure the contact details in your order are true and authorised to make this commitment.

This Agreement will remain in force until you advise RSB that you wish to cancel your Authorisation.

For all matters relating to your Credit/Debit Card Authority, including cancellation, alteration or suspension of drawing arrangements or to stop or defer a payment, please contact RSB by mail, email **[PupStars@rsb.org.au](mailto:PupStars@rsb.org.au)** or call 08 8417 5555 in order to arrange alternative options.

### **Your rights:**

You should contact RSB if you wish to alter the drawing arrangements. This includes but is not limited to;

- Stopping, postponing, suspending or rescheduling an individual payment or drawing
- Altering the CC Authorisation
- Cancelling the CC Authorisation

Where you consider that a payment or drawing has been initiated incorrectly, you should firstly contact RSB on 1300 944 306 or email **[PupStars@rsb.org.au](mailto:PupStars@rsb.org.au)**. RSB will respond within 7 days of receiving your notification. RSB has formal procedures for dealing with any complaint.

Unless you disclose otherwise, you consent to RSB using your non-sensitive personal information (e.g. name, address, phone number, email address, other contact details but excludes your bank account details) for future promotional and marketing activities including sending you newsletters and other information that RSB believes may be of interest to you. To access, update or correct any information, contact RSB at their details nominated above. RSB collects your personal information with regard to offering our programs and services to you. Information collected about you remains private and confidential. For more information about our Privacy Policy, please visit **<http://www.rsb.org.au/privacy-policy>**.

## Definitions

**RSB** means Royal Society for the Blind.

**PupStars** means the RSB's puppy sponsorship program.

**Account** means the account held at your financial institution from which we are authorised to arrange for funds to be debited.

**Agreement** means this CC Authorisation Service Agreement.

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

**Debit day** means the day of drawing or payment due by you from your nominated bank account to RSB.

**Credit/Debit Card Authorisation** means the authorisation for credit/debit card debits between RSB and you.

**Us or we** means RSB, (the debit user) you have authorised by signing a CC Authorisation or by making a verbal agreement to do so over the phone.

**You** means the customer who signed the CC Authorisation or made a verbal agreement over the phone.

**Your financial institution** means the financial institution nominated by you at which the drawing account is maintained.