



# TWO PROVIDORES DIRECT DEBIT REQUEST

## Business details

ABN
registered name
trading name

## Schedule

Weekly – processed every Monday for all outstanding invoices (or next business day if a public holiday). Statements are emailed each Friday.

### Option 1: Direct debit request: bank account

I. We request and authorise Sydney City Smallgoods Pty Limited trading as Two Providores and hereinafter referred to as Two Providores (ACN 078 623 337), to arrange, through its own financial institution, a debit to your nominated account any amount Two Providores has deemed payable by you. This debit or charge will be made through the Bulk Electronic Clearing System (BECS) from your account held at the financial institution you have nominated below and will be subject to the terms and conditions of the Direct Debit Request Service Agreement.

account name
BSB
account number

II. By signing and/or providing us with a valid instruction in respect to your Direct Debit Request, you have understood and agreed to the terms and conditions governing the debit arrangements between you and Two Providores, as set out in this Request and in your Direct Debit Request Service Agreement.

signature	
full name (print)	date
signature	
full name (print)	date

### Option 2: Direct debit request: credit card

I request you, Two Providores, to arrange for funds to be debited from my nominated credit card (Mastercard, Visa or AMEX only), according to the schedule specified above and attached Direct Debit Service Agreement.

card number
expiry date
cardholder name

signature	
full name (print)	date

Please note Mastercard and Visa debits incur a 1.3% surcharge and AMEX debits incur a 2.2% surcharge.



## Customer Direct Debit Request (DDR) Service Agreement

This is your Direct Debit Service Agreement with Sydney City Smallgoods Pty Limited trading as Two Providores (ACN 20 078 623 337). It explains what your obligations are when undertaking a Direct Debit arrangement with us. It also details what our obligations are to you as your Direct Debit provider. Please keep this agreement for future reference. It forms part of the terms and conditions of your Direct Debit Request (DDR) and should be read in conjunction with your DDR authorisation.

### How to contact us

You can contact us directly or alternatively contact your financial institution. These should be made at least 7 working days prior to the next scheduled drawing date. You may contact us as follows:-

Phone: (02) 9565 2255

Email: [accounts@twoprovidores.com.au](mailto:accounts@twoprovidores.com.au)

Mail: PO Box 3035

Marrickville Metro

NSW 2204

All communication addressed to us should include your Customer Code.

### Definitions

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

*agreement* means this Direct Debit Request Service Agreement between *you* and *us*.

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

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

*debit payment* means a particular transaction where a debit is made.

*direct debit request* means the Direct Debit Request between *us* and *you*.

*us* or *we* means Two Providores (Sydney City Smallgoods Pty Ltd) (314011) *you* have authorised by requesting a *Direct Debit Request*.

*you* means the customer who has signed or authorised by other means the *Direct Debit Request*.

*your financial institution* means the financial institution nominated by *you* on the DDR at which the *account* is maintained.

### Debiting your account

By signing a *Direct Debit Request* or by providing *us* with a valid instruction, *you* have authorised *us* to arrange for funds to be debited from *your account*. *You* should refer to the *Direct Debit Request* and this *agreement* for the terms of the arrangement between *us* and *you*.

We will only arrange for funds to be debited from *your account* as authorised in the *Direct Debit Request*.

**or**

We will only arrange for funds to be debited from *your account* if we have sent to the address nominated by *you* in the *Direct Debit Request*, a billing advice which specifies the amount payable by *you* to *us* and when it is due.

If the *debit day* falls on a day that is not a *banking day*, we may direct *your financial institution* to debit *your account* on the following *banking day*. If *you* are unsure about which day *your account* has or will be debited *you* should ask *your financial institution*.

**If a Direct Debit Transaction is dishonoured, your account will be placed on hold and deliveries will be suspended until payment has been made.**

### Amendments by us

We may vary any details of this *agreement* or a *Direct Debit Request* at any time by giving *you* at least **fourteen (14) days** written notice.



## Amendments by you

You may change, stop or defer a *debit payment*, or terminate this agreement by providing us with at least 7 days notification by writing to:

[accounts@twoprovidores.com.au](mailto:accounts@twoprovidores.com.au)

or

Two Providores

PO Box 3035,

Marrickville Metro NSW 2204

or arranging it through *your financial institution*, which is required to act promptly on your instructions.

## Your obligations

It is *your* responsibility to ensure that there are sufficient clear funds available in *your account* to allow a *debit payment* to be made in accordance with the *Direct Debit Request*.

If there are insufficient clear funds in *your account* to meet a *debit payment*:

- *you* may be charged a fee and/or interest by *your financial institution*;
- *you* may also incur fees or charges imposed or incurred by *us*; and
- *you* must arrange for the *debit payment* to be made by another method or arrange for sufficient clear funds to be in *your account* by an agreed time so that we can process the *debit payment*.

*You* should check *your account* statement to verify that the amounts debited from *your account* are correct.

## Dispute

If *you* believe that there has been an error in debiting *your account*, *you* should notify *us* directly on 029565 2255 and confirm that notice in writing with *us* as soon as possible so that we can resolve your query more quickly. Alternatively *you* can take it up directly with *your financial institution*.

If we conclude as a result of our investigations that *your account* has been incorrectly debited we will respond to *your* query by arranging for *your financial institution* to adjust *your account* (including interest and charges) accordingly. We will also notify *you* in writing of the amount by which *your account* has been adjusted.

If we conclude as a result of our investigations that *your account* has not been incorrectly debited we will respond to *your* query by providing *you* with reasons and any evidence for this finding in writing.

## Accounts

*You* should check:

- with *your financial institution* whether direct debiting is available from *your account* as direct debiting is not available on all accounts offered by financial institutions.
- *your account* details which *you* have provided to *us* are correct by checking them against a recent account statement; and
- with *your financial institution* before completing the *Direct Debit Request* if *you* have any queries about how to complete the *Direct Debit Request*.

## Confidentiality

We will keep any information (including *your account* details) in your *Direct Debit Request* confidential. We will make reasonable efforts to keep any such 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. We will only disclose information that we have about *you*:

- to the extent specifically required by law; or

- for the purposes of this *agreement* (including disclosing information in connection with any query or claim).



**Notice**

If you wish to notify us in writing about anything relating to this *agreement*, you should email to: [accounts@twoprovidores.com.au](mailto:accounts@twoprovidores.com.au); or write to:

Two Providores

PO Box 3035

Marrickville Metro NSW 2204

We will notify you by sending a notice in the ordinary post to the address you have given us in the *Direct Debit Request* or will email you by using the return email address.

Any notice will be deemed to have been received on the third *banking day* after posting.