

Mint

Direct Debit Request - Terms and Conditions

- 1 By accepting these Terms and Conditions, you authorise Mint Australia Pty Ltd or its related bodies corporate (Mint) to arrange for funds to be debited from the nominated bank account for the payment of fees and charges related to services provide by Mint (including those specified in the Merchant's Mint Payments Services Agreement).
- 2 Mint will debit your nominated bank account on the due date. Where the due date is not a businessday, Mint will process the debit on the first business day thereafter.

Changing the agreement

- 3 Mint will provide you with 20 business days' notice if Mint wants to change any terms of the Service Agreement.
- 4 If you receive a notice of a proposed change to the Service Agreement from Mint and you want to terminate your DDR, you must give Mint at least 20 business days' notice to terminate the DDR from the date upon which the proposed change is to take effect.

Dispute

- 5 If the Customer wish to dispute a direct debit transaction, the Customer should contact Mint in writing as soon as possible. The Customer may also wish to lodge a Direct Debit Claim through the Customer's financial institution.
- 6 Mint will endeavour to resolve a direct debit transaction dispute within 30 Business Days
- 7 If we conclude from the investigation that the Customer's account(s) has been incorrectly debited, we will respond to the Customer's query by arranging for the Customer's financial institution to adjust the Customer's account(s) (including charges) accordingly. We will also notify the Customer in writing of the amount by which the Customer's account(s) has been adjusted.
- 8 If we conclude from the investigation that the Customer's account(s) has not been incorrectly debited, we will respond to the Customer's query by providing the Customer with reasons and any evidence for this finding.

Cleared funds

- 9 You should ensure that you have sufficient cleared funds in your nominated bank account to enable each debit to be paid by the due date in accordance with the direct debit request. Where an unpaid debit item is returned by a financial institution:
 - (a) you may be charged a fee and/or interest by your financial institution;
 - (b) you may incur fees and/or charges by Mint as detailed in the Merchant's Mint Payments Service Agreement; and
 - (c) you acknowledge that Mint may debit any arrears along with any charges and/or fees prior to or on the next scheduled billing date.

Chargeback fee

- 10 Where an unpaid debit item is returned by a cardholder, Mint may apply a chargeback fee to your account as detailed in the Mint Payments Service Agreement.

Altering or cancelling the DDR

- 11 The DDR remains in force during the usage period or until the DDR is cancelled.
- 12 You may alter the DDR at any time by providing at least 5 business days notice in writing to Mint.

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13 You may cancel the DDR at any time by providing at least 20 business days notice in writing to Mint.

Accounts that can be debited

14 Direct debit is not available on a full range of accounts. If in doubt, check with your financial institution.

Confidentiality

15 Mint requires the information in the DDR in order to make debits from the nominated bank account. Mint will not disclose the information in the DDR, except where required or permitted by law or required for conducting debits with your financial institution and for related queries or disputes.

Contact

16 If you have any queries, wish to alter or cancel the DDR, stop an individual debit or dispute a debit, please ring 1300 646 833 for assistance.