

Direct Debit Request (DDR) Service Agreement

1. Following receipt of your **DDR**, Consumer and Business Services (CBS) will initiate direct debit items on processing of residential bond lodgements received from you.
 - Confirmation in the form of a receipt will be provided for each direct debit processed. N.B. Not available for online lodgements.
 - If you have entered into an arrangement to make periodic payments, these will be debited on the dates and for the amounts specified in CBS' written confirmation of the arrangement.
2. If you have entered into an arrangement to make periodic payments and wish to defer or vary the terms of the arrangement, contact Consumer and Business Services on 131 882.
3. A period of at least 14 days notice will apply where CBS proposes to vary the details of an arrangement. You will need to allow at least 5 business days for processing where you propose to vary the details of an arrangement and CBS agree to your proposal.
4. You will only be liable for debit items made in accordance with your DDR. CBS will advise you of any debit items as indicated in items 1 & 2.
5. If you wish to dispute any debit item, contact CBS on 131 882 or provide full details in writing to:

Bonds Administrator
GPO Box 965
ADELAIDE SA 5001

CBS will attempt to ensure that direct debit item disputes are resolved within **10 business days**.
6. It is your responsibility to have sufficient clear funds available in your account on the processing date to permit the payment of debit items initiated in accordance with your DDR.
7. If a debit item is returned unpaid by your financial institution you may be liable for any dishonour fees charged by that financial institution and you will need to make alternative arrangement for payment of these bonds.
8. A DDR remains in force until it is cancelled. If you wish to cancel a DDR you must give at least 5 business days' notice to CBS.
9. If you are going to change your account and want to continue using direct debit, you will need to complete a new Direct Debit Request (DDR) form. Forms can be obtained by telephoning CBS on 131 882 or by downloading at www.sa.gov.au/tenancy/privaterentalforms
10. CBS is very careful to protect the privacy of any personal information supplied. Some information may be given to financial institutions involved in the event of a direct debit item dispute, or to verify that CBS has received a DDR from you.
11. Direct debit is not available on the full range of accounts. If in doubt, check with your financial institution.
12. CBS do not provide facilities to direct debit credit cards.

For further information contact Consumer and Business Services on 131 882, or visit www.sa.gov.au/tenancy/renters