Direct Debit Request Service Agreement (DDRSA)

By agreeing to the Direct Debit Request, you authorise us to arrange for funds to be debited from your Credit Card in accordance with the Agreement.

You are providing payment information (credit card data) under the standing order authority authorising Travel Online to draw on these instrument based on your approval of Travel Online invoices on this page.

You may at any time change the credit card number associated with this Direct Debit Request by entering new a card number and associated details and checking ‘save my details’ when making a payment.

We will advise you 14 days in advance of any changes to the Direct Debit Request or the terms of this Agreement.

For all matters relating to the Direct Debit Request, including cancellation or alteration or to stop or defer a payment, or to investigate or dispute a previous payment, you should:
(i) Contact Travel Online, and
(ii) Allow for 14 days for the amendments to take effect or to respond to a dispute

If our investigations show that your Credit Card has been incorrectly debited, we will arrange for the Financial Institution to adjust your Credit Card accordingly. We will also notify you in writing of the amount by which your Credit Card has been adjusted. If, following our investigations, we believe on reasonable grounds that your Credit Card has been correctly debited, we will respond to your query by providing you with reasons and copies of any evidence for this finding. If we cannot resolve the matter, you can still refer it to your Financial Institution, which will obtain details from you of the disputed payment and may lodge a claim on your behalf.

You should be aware that:
(i) Your Financial Institution may reject payments even if you have sufficient funds available on the card; and
(ii) You should check your Account details (including the Credit Card Number) directly against a recent statement from your Financial Institution.

If you are in any doubt, please check with your Financial Institution before completing the drawing authority.

It is your responsibility to ensure that:
(i) Sufficient credit is available on your Credit Card to meet the Debit payment.
(ii) You are the person with the authority as per the Account signing instruction held by the Financial Institution where the Credit Card is held; suitable arrangements are made if the direct debit is cancelled:
   - by yourself;
   - by your Financial Institution; or
   - For any other reason.

If the online payment is executed on a day other than a Banking Business Day, the payment will be debited from your Credit Card on the next Banking Business Day. If you are uncertain when the payment will be debited from your Credit Card, please check with your Financial Institution.
For returned unpaid transactions, the following procedures or policies will apply:
(i) we treat the payment as if it was never made;
(ii) services may be suspended until the outstanding charges are paid; and/or
(ii) A fee may be applied for drawings that are returned unpaid. We reserve the right to cancel the Direct Debit Request at any time if drawings are returned unpaid by your Financial Institution.

Credit Card details are not retained by Travel Online, but rather stored securely by its agent Paycorp. We will keep any customer information (including Credit Card number and Expiry) private and confidential. We will make every reasonable effort to keep such information that we have about you secure and ensure that none of our employees or agents who have access to information about you make any unauthorised use, modification, reproduction or disclosure of that information.

If any provision of this DDRSA is found to be illegal, void or unenforceable for unfairness or any other reason (for example, if a court or other tribunal or authority declares it so), the remaining provisions of this DDRSA will continue to apply to the extent possible as if the void or unenforceable provision had never existed.

Definitions

Unless otherwise defined, a term defined in the Agreement has the same meaning when used in this DDRSA and:

**Credit Card** means the Credit Card or Debit Card account nominated in the Direct Debit Request, held at your Financial Institution from which we are authorised to arrange for funds to be debited;

**Agreement** means the Terms and Conditions (including BPAY), including the Schedules to those Terms and Conditions, as amended from time to time;

**Direct Debit Request** means the Direct Debit Request between us and you as amended from time to time;

**Financial Institution** is the financial institution where you hold the account nominated in your Direct Debit Request as the account from which we are authorised to arrange for funds to be debited;

**We** means Travel Online Pty Ltd; and

**You** mean the Customer/s who signed the Direct Debit Request.