



Direct debit service agreement

Direct debit payments

This document is a Direct Debit Request Service Agreement. It sets out the terms that apply when you pay for products and services. These terms and your application for our products and services make up your payment agreement with us. In these terms, references to “we”, “us” and “our” are references to Bairnsdale Golf Club Inc. ABN 58 801 938 139.

Setting up direct debit payments

A direct debit payment is a payment made from your bank account, or credit or debit card nominated in your direct debit request. Payments will only be made from that card or account. Your direct debit arrangement is set up when you accept these terms and apply for our products or services. In establishing a direct debit arrangement, you are providing us with authority to debit your specified account.

Direct debit for monthly or biannual services

Your first payment will be taken on the next monthly debit date or in accordance with your payment schedule or instalment plan (if applicable) after your direct debit arrangement is set up.

If you have an overdue balance on your Telstra Energy service, the overdue balance will be added to the amount debited from your account on the payment due date of the following bill.

Direct debit processing fees

Direct Debit Bank Accounts: 1% of the transaction plus .30cents

Credit and Debit Cards: 1.95% of the transaction plus .30cents

[Full processing fee information](#)

Failed payments

If your direct debit fails, we will automatically re-attempt the direct debit after 3 days, once only. If the second attempt fails, we will make contact and reserve the right to suspend membership until such time the payment is made.

Keep enough money available for your payment It is your responsibility to make sure that you have enough money in your nominated account for your upcoming payment. If you don't have enough money available on your payment due date, your bank may charge you a fee

Payments due on non-business days

If your payment due date falls on a non-business day, it will be processed on the next business day. If you are unsure when a debit has been or will be processed, ask your financial institution.

Cards and bank accounts

We accept Visa and MasterCard credit cards, as well as debit cards with a Visa or MasterCard logo. We accept credit or debit card payments from Australian banks, building societies or credit unions.

Some financial institutions and account types don't support direct debit, so please check that yours does before applying.

Cancelling direct debit payments.

You may change or cancel your direct debit arrangement, however this is not cancellation of your membership with us. If you cancel or otherwise request that we cease your direct debit arrangement, we will no longer rely on your direct debit authority. Membership cancellation must be approved by our Management or Committee of Management in writing.

Changing this agreement

If we make changes that benefit you or have no impact on you, or for administrative or typographical reasons, then we won't provide you with advance notice. If we cancel this direct debit payment agreement because a payment is dishonoured or rejected, or we have reason to believe you've given us false information, we'll notify you.

Disputes

If you have a dispute about your direct debit please see contact our office on 03 5156 6252 extension 2 or send an email to club@bairnsdalegolf.com.au. If your dispute relates to a payment, you've already made to us, you may not have access to those funds until the dispute is resolved.