

Direct Debit Request (DDR) Service Agreement

The following is your Direct Debit Service Agreement with ANF ACT Branch. The Agreement is designed to explain 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. We recommend you keep this agreement in a safe place for future reference. It forms part of the terms and conditions of your Direct Debit Request and should be read in conjunction with your DDR form. **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 Sunday or a public holiday listed throughout Australia. "Debit Day" means the day that payments by you to us are due. "Debit Payment" means a particular transaction where a debit is made. "DDR" means the Direct Debit Request between us and you. "Us or We Debit User/Direct Debit Provider" means Australian Nursing Federation ACT Branch. "You" means the customer who signed the DDR. "Financial Institution" means the financial institution nominated by you on the DDR at which the account is maintained.

1. DEBITING YOUR ACCOUNT: 1.1. By signing a DDR, you have authorised us to arrange for funds to be debited from your account. You should refer to the DDR and this Agreement for the terms of the arrangement between you and us. 1.2. We will only arrange for funds to be debited from your account as authorised in the DDR; 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 DDR, a billing advice which specifies the amount payable by you to us and when it is due. 1.3. 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.

2. AMENDMENTS BY US: 2.1. We may vary any details of this Agreement or a DDR at any time by giving you at least fourteen (14) days' written notice. **AMENDMENTS BY YOU:** 3.1. You may change, stop or defer a debit payment, or terminate this Agreement by providing us with at least seven (7) days notification by contacting us between 9am and 5pm Monday to Friday—(see front page for contact details).

4. YOUR OBLIGATIONS: 4.1. It is your responsibility to ensure that there are sufficient cleared funds available in your account to allow a debit payment to be made in accordance with the DDR. 4.2. If there are insufficient cleared funds in your account to meet a Debit Payment: (a) you may be charged a fee and/or interest by your Financial Institution; (b) you may also incur fees or charges imposed or incurred by us; and (c) you must arrange for the Debit Payment to be made by another method or arrange for sufficient cleared funds to be in your account by an agreed time so that we can process the Debit Payment. 4.3 You should check your account statement to verify that the amounts debited from your account are correct. 4.4 If ANF ACT Branch is liable to pay Goods and Services Tax (GST) on a supply made in connection with this Agreement, then you agree to pay ANF ACT Branch on demand an amount of equal to the consideration payable for the supply multiplied by the prevailing GST rate

5. DISPUTE: 5.1 If you believe that there has been an error in debiting your account, you should notify us directly on 6282 9455 and confirm that notice in writing with us as soon as possible to ensure a quick resolution. Alternatively you can take it up with your Financial Institution directly. 5.2 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. 5.3 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 written reasons and any evidence for this finding.

6. ACCOUNTS: 6.1 You should check: (a) with your Financial Institution whether direct debiting is available from your account as this service is not always available. (b) your account details which you have provided to us are correct by checking them against a recent account statement. Discuss with your Financial Institution before completing the DDR if you have any queries about how to complete the DDR.

7. CONFIDENTIALITY: 7.1 We will keep any information (including your account details) in your DDR 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 disclose of that information. 7.2 We will only disclose information we have about you: (a) to the extent specifically required by law; or (b) for the purposes of this Agreement (including disclosing information in connection with any query or claim).

8. NOTICE: 8.1 If you wish to notify us in writing about anything relating to this Agreement, you should write to ANF ACT Branch, PO Box 1995, Woden ACT 2606. 8.2 We will notify you by sending a notice in the ordinary post to the address you have given us in the DDR. 8.3 Any notice will be deemed to have been received on the third Banking Day after posting.

MEMBERSHIP FEES

From 1 January 2010

	12 Mth	6 Mth	3 Mth	F/n
RN	\$556.68	\$278.34	\$139.17	\$21.41
EN	\$502.51	\$251.26	\$125.63	\$19.33
ARN	\$482.08	\$241.04	\$120.52	\$18.54
SEN	\$435.18	\$217.59	\$108.80	\$16.74
AINP	\$422.37	\$211.19	\$105.59	\$16.25

RN increases by \$31.94 per year; \$1.23 a F/n

EN increases by \$28.82 per year; \$1.11 a F/n

Aged Care Rate – must be working in Aged Care

	12 Mth	6 Mth	3 Mth	F/n
RN	\$397.98	\$198.99	\$99.50	\$15.31
EN	\$370.86	\$185.43	\$92.72	\$14.26
AIN	\$325.93	\$162.97	\$81.48	\$12.54

ABOVE FEES FULLY TAX DEDUCTABLE

Associate Membership

Annual Fee of \$60.00

To be an Associate Member, you must either be non-practicing, retired, going on unpaid Maternity Leave or on Leave Without Pay. RN, EN & AIN can be Associate Members. You will receive the Australian Nursing Journal mailed to your home address. Associate Membership does not entitle you to professional or industrial services.

Student Membership

Annual Fee of \$40.00



Australian Nursing Federation ACT Branch MEMBERSHIP APPLICATION

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PHILLIP ACT 2606

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