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This explains your obligations when undertaking an instalment plan agreement with us:

Terms

Definitions

Credit card means the credit card held at your financial institution from which we are authorised to arrange for funds to be debited.

Banking day means a day other than a Saturday, a Sunday or a public holiday listed throughout Australia.

Debit day means the day that payment by you to us is due.

Debit payment means a particular transaction where a debit is made.

Instalment Plan Application means the agreement between us and you.

Us or we means Local Government Professionals Australia, WA Inc. (the Debit User) you have authorised by requesting an **Instalment Plan Application**.

You means the customer who has signed or authorised by other means this **Instalment Plan Application**.

- 1.0 By signing this **Instalment Plan Application** or providing us with a valid instruction, you have authorised us to arrange for funds to be debited from your **credit card**. You should refer to this **Instalment Plan Application** for the terms of the agreement between us and you.
- 1.1 We will only arrange for funds to be debited from your **credit card** as authorised in this **Instalment Plan Application**; or we will only arrange for funds to be debited from your **credit card** if we have sent to the email address nominated by you in this **Instalment Plan Application**, an invoice which specifies the amount payable by you to us and when it is due.
- 2.0 We may vary any details of this **Instalment Plan Application** at any time by giving you at least fourteen (14) days written notice.
- 3.0 You may change, stop or defer a debit payment, or terminate (cancel) this **Instalment Plan Application** at any time by providing us with at least fourteen (14) days notification by writing to: admin@lgprofessionalswa.org.au or by telephoning us on (08) 9271 1136 during business hours.
- 4.0 It is your responsibility to ensure that there are sufficient clear funds available in your **credit card** to allow a debit payment to be made in accordance with this **Instalment Plan Application**.
- 4.1 If there are insufficient clear funds in your **credit card** to meet a **debit payment**:
 - You may be charged a fee and/or interest by your financial institution
 - You may also incur fees or charges imposed or incurred by us
 - You must arrange for the **debit payment** to be made by another payment method or arrange for sufficient clear funds to be in your **credit card** by an agreed time so that we can process the **debit payment**.
- 4.2 You should check your **credit card** statement to verify that the amounts debited from your **credit card** are correct.
- 5.0 If you believe there has been an error in debiting your **credit card**, you should notify us directly by writing to admin@lgprofessionalswa.org.au or by telephoning us on (08) 9271 1136 and confirm that notice in writing with us as soon as possible so that we can resolve your query promptly.
- 5.1 If we conclude because of our investigations that your **credit card** has been incorrectly debited, we will respond to your query by arranging a refund or further debit accordingly. We will also notify you in writing of the amount by which your **credit card** has been adjusted.
- 5.2 If we conclude because of our investigations that your **credit card** has not been incorrectly debited, we will respond to your query by providing you with reasons and any evidence for this finding in writing.
- 6.0 You should check your **credit card** details which you have provided to us are correct by checking them against a recent **credit card** statement.
- 7.0 We will keep any information (including your **credit card** details) in your **Instalment Plan Application** 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 disclosure of that information.
- 7.1 We will only disclose information that we have about you:
 - to the extent specifically required by law; or
 - for the purpose of this **Instalment Plan Application** (including disclosing information in connection with any query or claim).
- 8.0 If you wish to notify us in writing about anything relating to this agreement, you should write to: admin@lgprofessionalswa.org.au
- 8.1 We may send notices either electronically to your email address or by ordinary post to the address you have given us.
- 8.2 If sent by mail, communications are taken to be received on the day they would be received in the ordinary course of post.

