

Terms and Conditions of Zepto Payments Pty Ltd (“Zepto”) Direct Debit Request (“DDR”) Service Agreement

1. **INITIAL TERMS** Zepto will debit your nominated account for the amounts and at the frequency of payments as agreed between you and the Payment Initiator with whom you have a direct debit agreement and authorised by the Zepto DDR contract authorised and accepted by you.
2. **CHANGE OF TERMS** Terms may be changed immediately with the approval of the Payment Initiator or within the parameters of the Digital Agreement issued by the Payment Initiator and approved by the User. This is managed through the Zepto Platform.
3. **DEFERRING OR STOPPING A PAYMENT** Should you wish to defer a payment to another date you must contact the Payment Initiator before the date of that payment to request the deferment. Deferments are entirely at the discretion of the Payment Initiator. You may request to stop an individual payment through the Zepto platform however you will still be liable to make this payment to the Payment Initiator.
4. **ALTERING THE SCHEDULE** Should you wish to alter the payment frequency or Day to Debit contact the Payment Initiator. Altering schedule is solely at the discretion of the Payment Initiator. The Payment Initiator may charge a fee for this service. The Payment Initiator shall notify you of these fees. Any changes made will not affect the total amount you would otherwise have paid over the minimum term of your Contract.
5. **CANCELLING THE PAYMENTS** You can cancel this Direct Debit Request Authority at any time by contacting the Payment Initiator or Zepto. Cancellation of the authority to debit your account will not terminate your contract or remove your liability to make the payments you have agreed to with the Payment Initiator.
6. **DISPUTES** If you dispute any debit payment, you must notify the Payment Initiator immediately. The Payment Initiator will respond to your dispute within 7 working days and will immediately refund the amount of the debit if they are not able to substantiate the reason for it. If you do not receive a satisfactory response from the Payment Initiator to your dispute, contact Zepto who will respond to you with an answer to your claim within 5 business days if your claim

is lodged within 12 months of the disputed drawing, or within 30 business days if your claim is lodged after 12 months from the disputed drawing.

7. BUSINESS DAYS When the day to debit falls on a weekend or public holiday the debit will be initiated on the next working day.
8. DISHONoured PAYMENTS It is your responsibility to ensure that on the due date clear funds are available in your nominated account to meet the direct debit payment. Should your payment be dishonoured, you authorise Zepto to debit your account when clear funds become available in your nominated bank account.
9. ENQUIRIES Enquiries may be directed to enquiries@zepto.com.au.
10. YOUR OTHER RESPONSIBILITIES In addition to those already mentioned, you are responsible for ensuring that your nominated account is able to accept direct debits. If it is not, it is your responsibility to provide Zepto with a new account number.

Request and Authority to debit

You request and authorise Zepto Payments Pty Ltd (User ID #454146, 492448, 500298, 507533, 518403, 518404, 531942, 543948, 543950, 543949, 543954, 543947, 543955, 543956, 543957, 543958, 543962, 600993, 600994, 600995, 600996, 600997, 600998, 600999, 601001, 601002, 601003, 601004, 601005, 601006, 601007, 601008, 612056, 612057, 613600, 613601, 613602, 613603, 613604, 613605, 613606, 613607, 613608, 613609) ("Zepto") on behalf of the Payment Initiator with whom you have a direct debit agreement, to arrange through its own financial institution, to debit from your nominated account any amount the Payment Initiator has deemed payable by you.

This debit or charge will be made through the Bulk Electronic Clearing System (BECS) from your account held at the financial institution you have nominated below and will be subject to the terms and conditions of the Direct Debit Request Service Agreement.

Zepto Payments does not accept any liability for the provision, merchantable quality or fitness for purpose of the underlying goods or services provided to the User by the Payment Initiator and/or merchant and therefore the User holds Zepto Payments harmless for any claim that may arise from the non-provision of services by the Payment Initiator and/or merchant or any other claim that may be made against the Payment Initiator and/or merchant under Consumer Law.

