

Direct Debit / Recurring Payment Terms & Conditions

This Direct Debit / Recurring Payment Agreement ("Agreement") outlines our commitment to you and your rights and responsibilities where you elect to pay your ADAQ membership fees by monthly instalments. It applies where you enter into a recurring payment arrangement with us in connection with your membership fees. By agreeing to a direct debit or recurring payment request by your nominated method, you authorise us and our payment service provider to process payments to arrange for funds to be debited from your nominated payment method in accordance with this Agreement.

Membership fees

Membership fees are set by the Association and may change from time to time following approval at a General Meeting.

- Fees may be paid:
 - in full in advance on the annual membership renewal date determined by the Board (Membership Date);
 - by instalments from 1 July, in which case a 10% administration fee / loading applies; or
 - by another payment method approved by the Board.
 - If you choose to pay by instalments, your total membership fee (including the 10% administration fee / loading) will be split into 12 monthly instalments and debited in accordance with this Agreement.
 - If you join after the Membership Date in any year, the Association may apply a reduced or pro-rated membership fee for the remainder of the membership year.
 - Membership fees are non-refundable. If a member chooses to resign or cancel their membership before the next renewal period, no refund of the annual subscription or any instalments already paid will be provided

Our commitment to you

We will provide you with at least 14 days' prior notice if we change any material terms of this Agreement, unless a shorter period is permitted by law or agreed with you.

Unless otherwise agreed with you, monthly payments will be processed on or about the 15th day of each month.

Where the Direct Debit due date falls on a non-working day or a national public holiday, we'll deduct the payment amount on the next business day.

Your Commitment to us

You must ensure:

- Your payment information supplied to us is correct;
- Your nominated payment method remains valid;
- Direct Debits are capable of processing through the Bulk Electronic Clearing System (BECS);
- Your payment method accepts recurring payments or direct debits (as applicable); and

- Sufficient funds are available in the nominated account to meet a payment on its due date.

Where you consider a payment has been initiated incorrectly, or there is a discrepancy in a payment amount, please contact us immediately so we can address your query.

You must advise us if:

- Your nominated payment method is changed, transferred, closed, the Direct Debit is cancelled or otherwise becomes unavailable. You must do so as soon as you become aware of this change; or
- You wish to change your payment details or personal details. To take effect for your next Direct Debit payment, this can be done online through your membership portal.

You may cancel your direct debit / recurring payment arrangement by contacting the membership team on 07 3252 9866. We require 14 business days to change payment details or to cancel any direct debit arrangements.

Cancellation of the direct debit / recurring payment arrangement does not of itself cancel your membership or any outstanding fees owed to ADAQ. Any outstanding membership fees, instalments or other amounts remain payable unless otherwise agreed by ADAQ or required by law.

Outstanding payments

If a payment is dishonoured, declined or otherwise remains outstanding, we may contact you to request updated payment details or to make alternative payment arrangements.

In any event, if the payment remains unresolved ADAQ may suspend or cancel your membership, restrict access to member services, recover the amount owing, and take any other steps available to it at law.

This may result in additional costs and could impact your credit standing. Please contact us as soon as possible if you are aware a payment may not be successful or if you need to discuss alternative payment arrangements.

Privacy, collection and storage of your personal information

ADAQ collects, uses and stores personal information reasonably necessary to administer your membership, process payments, manage renewals, provide member services, maintain accurate member records, and comply with legal and operational requirements.

This may include your name, contact details, membership information, payment details, and records relating to your payment status. ADAQ may disclose this information to its payment service providers, technology providers, administrative service providers, professional advisers, and other entities engaged to support those functions.

ADAQ may also share limited member information with ADA Ltd where reasonably necessary for membership administration, renewal support, member servicing, record management and related operational purposes, in each case in accordance with ADAQ's Privacy Policy and applicable law.

ADAQ takes reasonable steps to protect personal information from misuse, interference, loss and unauthorised access, modification or disclosure. Further information about how ADAQ collects, uses, stores and discloses personal information, and how you may access or correct your information or make a privacy complaint, is set out in ADAQ's Privacy Policy available at <https://www.adaq.org.au>.

Your authorisation

I authorise Global Payments Australia 1 Pty Ltd ACN 601 396 543 (User ID No 342190, 342191, 428198) to debit my/our account at the Financial Institution identified above through the Bulk Electronic Clearing System (BECS) in accordance with this Direct Debit / Recurring Payment Agreement and as per the Ezidebit DDR Service Agreement. By authorising these payments, I agree to be bound by the Direct Debit / Recurring Payment Agreement. I authorise these payments to be debited at intervals and amounts as directed by Australian Dental Association (Queensland Branch) as per the Terms and Conditions of the Australian Dental Association (Queensland Branch) agreement, subsequent agreements and policies.

Please visit <https://www.adaq.org.au/> to review all applicable terms and conditions.