

14 Monthly Direct Debit Payments Guide

When paying by monthly direct debit payments, the annual fee is the equivalent of the standard registration fee, plus the application fee, plus any verification fee (if applicable), divided by 14 months. This will be your monthly payment.

Instructions on how to setup direct debit payments:

- (1) Calculate the applicable fee:-
 - a. If using the First Time Application Form – *For any new or expired registration application please see **Box E** from **Section 8** of the First Time Application for the annual fee.*
 - b. If you are re-registering online - *Please take the **Total fee** amount from the payment section at the bottom of the confirmation email you will receive from REPs once you have submitted your re-registration application.*
- (2) Carefully read the terms and conditions of the direct debit agreement.
- (3) Complete the form with your details and sign the agreement/authorisation.
- (4) Scan and email the completed direct debit agreement/authorisation form page to info@reps.org.nz.

**If you have ANY questions please call REPs
on 0800-55-44-99**

Direct Debit Request

Authorisation Form

Customer Details

Office Use only. Reference number:

Customer Given Name: Surname:

Gender: Female Male Other Date of Birth: / /

Address:

Suburb: City: Postcode:

Phone Number: Email Address:

Payment Details | For the total amount billed for the specified period for this and any other subsequent agreements or amendments including associated fee/charges as detailed

Please copy the **total amount** on your Re-registration, or your initial application to Box A

BOX A. Annual Amount:

DIVIDE BOX A by 14 to calculate your monthly payment:

Monthly Payment:

Payment frequency: Monthly on the first business day of the month

First Payment Date: / / This should be the first business day of next month

Special Conditions

This agreement is for a period of 14 Months or until the Annual Amount is paid in full.

Bank Account Authorisation

Name of Financial Institution:

Account Name:

Bank: Branch: Account: Suffix:

Authorisation Code: 0302448

By signing this agreement, I confirm that I have authority over this bank account, and that it can be operated severally.

Signature

This Authorisation is to remain in force in accordance with the Terms and Conditions on this Direct Debit Request, the provided DDR Service Agreement, and I/we have read and understand the same.

Authorising Signature Date / /

Terms and Conditions

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The Debitsuccess Contract – Terms and Conditions

1. Introduction

This document outlines the rights and responsibilities you have with regard to the ability of Debitsuccess to directly debit your nominated bank account or credit card for any instalments or payments due by you under the terms and conditions of this Contract. All communication relating to this Contract are to be sent directly to Debitsuccess. All queries regarding the provision of the Goods or Services should be directed to The New Zealand Register of Exercise Professionals (REPs NZ). In the event of any inconsistency between the terms of this Contract and any terms, conditions and contractual agreements made between REPs NZ and the Customer that specifically relate to payment, the terms of this Contract shall prevail.

2. Definitions

In this Contract, the words and phrases referred to below are defined as follows:

“CCCFA” means the Credit Contracts and Consumer Finance Act 2003;

“Commencement Date” means the date that REPs NZ provides the Goods or Services to the Customer or such other date as agreed by REPs NZ and the Customer;

“Contract” means these terms and conditions together with the conditions of instruction to accept direct debits;

“Customer” or “you” means the person or party signing this Contract;

“Debitsuccess” means Debitsuccess Limited, a company incorporated in New Zealand – Phone: 09 4810400, Fax: 09 4811401, Email:

customerservice@debitsuccess.co.nz, Postal address: P.O. Box 34-770 Birkenhead, North Shore City 0746;

“REPs NZ” means the entity providing the Goods or Services to you, and/or its franchisees (as applicable);

“Minimum Term” means the period indicated on the front of this Contract;

“Goods or Services” means the goods or services to be provided by REPs NZ pursuant to which this Contract relates, and includes any reasonable changes made to such services following the Commencement Date to the extent that such changes do not materially disadvantage the Customer.

3. Term

This Contract will commence on the Commencement Date and will continue until all instalments and payments due have been paid in full.

The registration fee is payable over a fixed term and will automatically cancel at the end of the term or when payments of the amount owing is paid in full.

4. Termination

The contract cancels automatically once paid in full or at the end of the term (whichever is sooner). The Contract may not be terminated before the Minimum Term if all payments are not paid. They customer may choose to pay the balance of the monies owing via another method, 10 days notice is required to cancel the Direct Debit (at which time this agreement will end as all payments will be deemed to have been made) The customer shall not consider that this Contract has been terminated until such time as this is confirmed in writing to the Customer by Debitsuccess to the last advised address provided by the Customer.

Termination of this Contract will also terminate the instruction to accept direct debits.

5. Further customer agreements

The Customer agrees that:

- Rights conditional - his or her rights to the Goods or Services are conditional upon he or she making any payments required under this Contract when due.
- Electronic communications – Debitsuccess and/or REPs NZ may communicate with the Customer electronically (including via email) where appropriate in relation to this Contract, understanding that at times these communications will contain confidential and or commercially sensitive information. Debitsuccess and/or REPs NZ will take all reasonable steps to mitigate any risk of unauthorised access or disclosure of confidential information, but cannot guarantee that such communications will not be intercepted or read by an unintended recipient.

6. Payments

As consideration for receipt of the Goods or Services, the Customer agrees to pay the instalment amount at the agreed payment frequency on the front of this Contract. The Customer may alter the payment frequency and/or day to debit by requesting a change with Debitsuccess. However, any changes shall not affect the total amount of money the Customer would otherwise be required to pay. Should there be any payments in arrears, the Customer authorises Debitsuccess to debit the outstanding balance in order to bring the account up to date. Where the day to debit falls due on a weekend or public holiday, the payment will be processed on the next business day.

The Customer may pay all amounts due during the Minimum Term at any time. Such payment in full will result in termination of this Contract.

Where this Contract continues beyond the Minimum Term, the Customer agrees that Debitsuccess and/or REPs NZ may give notice to increase the instalment amount payable, and such increase will not take effect for at least 30 day's following the date of notification.

7. Late Payment Fee

A late payment fee of \$14.95 is payable by the Customer to Debitsuccess for each reversal of a payment initiated by Debitsuccess in accordance with this Contract. The Customer authorises Debitsuccess to add any fees owing under this clause to any future instalments paid by the Customer (as a separate payment or otherwise).

8. Privacy

The Customer acknowledges that:

- Debitsuccess is entitled to store his or her personal information (whether received from the Customer, REPs NZ or otherwise) on its systems, and use it for the purposes of administering this Contract, providing its products and services, or offering alternative products and services;
- he or she has rights of access to, and correction of, his or her information under the Privacy Act 1993; and
- Debitsuccess (or REPs NZ) may contact the Customer for any purpose related to the provision of its products and services.

Debitsuccess acknowledges that:

- **it is responsible for the security of Customer information that it possesses or otherwise stores, processes, or transmits on behalf of the Customer; and**
- **it will maintain all applicable PCI DSS requirements to the extent that it handles, has access to, or otherwise stores, processes or transmits the Customer's cardholder data or sensitive authentication data.**

9. Liability

The Customer agrees that under no circumstances will Debitsuccess be liable to the Customer for the provision of the Goods or Services by REPs NZ or for the use by the Customer of REPs NZ's premises.

The parties agree that neither REPs NZ, Debitsuccess (nor any of their related companies, directors or employees) nor the Customer will be liable for any injury, loss or damage that is not reasonably foreseeable, that arises out of or in relation to this Contract.

Nothing in this clause is intended to have the effect of contracting out of the Consumer Guarantees Act 1993, except to the extent permitted by law."

10. Debt Collection Action

The Customer:

- authorises Debitsuccess to notify and return the debt to REPs NZ when an account is in default.
- If the payment is overdue by 3 Months then all monthly payments now fall due immediately, to the end of the agreement term. The payments will all be treated as in default/missed and the additional \$14.95 per month late fee added. The total amount now due, plus debt collection agency costs of up to 50% of the amount due will be referred to a collection agency for name rating and recovery action.
 - Any debts at a collection agency may be charged an additional 2% monthly fee of any balance due
 - Should the customer be sent to a collection agency their registration will continue to the expiry date of the registration, and then expire. NOTE this may be a different date to the expiry of the payment agreement.

11. Contracts (Privity) Act

The Customer acknowledges that Debitsuccess has been contracted by REPs NZ to collect the instalments due under this Contract and, for the purposes of the Contracts (Privity) Act 1982, the Customer acknowledges that all rights of REPs NZ pursuant to this Contract are able to be enforced by Debitsuccess as if it were REPs NZ, without any involvement on the part of REPs NZ or the consent of the Customer.

12. Severability

If any provision of this Contract is prohibited, invalid or unenforceable, that provision will be ineffective to the extent of the prohibition, invalidity or unenforceability without invalidating the remaining provisions of this Contract or affecting the validity or enforceability of that provision, unless it materially alters the nature or material terms of this Contract.

13. Dispute Resolution

If you have any dispute or complaint regarding the terms of this Contract you should, in the first instance, contact Debitsuccess by email to customerservices@debitsuccess.co.nz, and Debitsuccess will attempt to respond within 7 days of you making contact. If your dispute has not been resolved within 14 days of you contacting Debitsuccess, you may wish to make a complaint to the independent dispute resolution scheme that Debitsuccess is a member of:

Financial Services Complaints Limited

Phone: 0800 347 257
Website: www.fscl.org.nz
Business address: Financial Services Complaints Limited
Level 4, 101 Lambton Quay
Wellington 6145

This scheme can help you to resolve any disagreements you have with REPs NZ and/or Debitsuccess. However, you should first attempt to resolve your dispute with Debitsuccess.

14. Cancellation

Except for where allowed for in Section 4 above (by paying the balance owing in full) this agreement is enforceable as the agreement is based on a business to business transaction.

1. The Initiator:-

- a) Has agreed to give written advance notice of the net amount of each Direct Debit and the due date of the debiting at least two calendar days before the date that the Direct Debit will be initiated. This notice will include the following message:-
“Unless advice to the contrary is received from you by the billing start date*, the amount stated on the front of this form will be directly debited from your bank account on (initiating date).”
* this date will be at least two (2) days prior to the initiating date to allow for amendment of Direct Debits.
- b) May, upon the relationship which gave rise to this Instruction being terminated, give notice to the Bank that no further Direct Debits are to be initiated under the Instruction. Upon receipt of such notice, the Bank may terminate this Instruction as to future payments by notice in writing to the Customer.

2. The Customer may:-

- a) At any time, terminate this Instruction as to future payments by giving notice of termination to the Bank and to Debitsuccess.
- b) Stop payment of any Direct Debit to be initiated under this Instruction by Debitsuccess by giving written notice to the Bank prior to the Direct Debit being paid by the Bank.
- c) Request the Bank to reverse any Direct Debits initiated by the Debitsuccess under the Instructions by debiting the amount of the Direct Debits back to Debitsuccess through Debitsuccess’ bank, to the extent that Debitsuccess cannot produce a copy of the Instructions and/or confirmation that reasonably demonstrates the Customer’s authorisation to the Bank to accept Direct Debits from Debitsuccess against the Customer’s account, PROVIDED the request is made not more than nine months from the date when the first Direct Debit was debited to the Customer’s account by Debitsuccess under the Instructions.

3. The Customer acknowledges that:-

- a) This Instruction will remain in full force and effect in respect of all Direct Debits passed to the Customer’s account in good faith notwithstanding the Customer’s death, bankruptcy or other revocation of this Instruction until actual notice of such an event is received by the Bank.
- b) In any event, this Instruction is subject to any arrangement now or hereafter existing between the Customer and the Bank in relation to the Customer’s account.
- c) Any dispute as to the correctness or validity of an amount debited to the Customer’s account shall not be the concern of the Bank (except in so far as the Direct Debit has not been paid in accordance with this Instruction), and should be referred to Debitsuccess. Any other dispute lies between the Customer and Debitsuccess.
- d) The Bank accepts no responsibility or liability for the accuracy of information on bank statements relating to any Direct Debits.
- e) The Bank is not responsible for, or under any liability in respect of:-
 - any variations between notices given by Debitsuccess and the amounts of Direct Debits;
 - Debitsuccess’ failure to give written advance notice correctly, or for the non-receipt or late receipt of notice by the Customer for any reason whatsoever. In any such situation, the dispute lies between the Customer and Debitsuccess.

4. The Bank may:-

- a) At its absolute discretion, conclusively determine the order of priority payment by it of any monies pursuant to this or any other instruction, cheque or draft properly executed by the Customer or given to or drawn on the Bank.
- b) At any time, terminate this Instruction as to future payments by notice in writing to the Customer.
- c) Charge its current fees for this service in force from time-to-time.