

TERMS AND CONDITIONS OF NORTHERN PRIDE DIRECT DEBIT SERVICE AGREEMENT

1. Introduction

This document outlines the rights and responsibilities you have with regard to the ability of Northern Pride Rugby League Football Club Pty Ltd to directly debit your nominated bank account for any instalments or fees due by you under the terms of the Northern Pride Membership Contract you have entered into. Should you have any queries regarding your Membership Contract or this DD form you should, in the first instance, contact Northern Pride Rugby League on 40 460 500.

2. Initial Term

Northern Pride will debit your account for the amounts and frequency of payments as agreed between us on the Northern Pride Membership Contract signed and accepted by you.

3. Change of Terms

In the unlikely event that the initial terms are to change, they can only do so in accordance with your Membership Contract and you will be given no less than 14 days written notice of the changes including if applicable the new amount, new frequency and next drawing date.

4. Deferring or Stopping a Payment

Should you wish to defer a payment to another date you must contact Northern Pride before the date of that payment to request the deferment. Deferments are entirely at the discretion of Northern Pride and will depend on the length of deferment, the current state of your account and your past history. Individual payments may not be stopped.

5. Altering the Schedule of Payments

Should you wish to alter the payment frequency or Day to Debit contact Northern Pride and at our discretion in most instances we will be able to make the changes you require. There may be a fee charged for this service. Any changes made will not affect the total amount you would otherwise have paid over the minimum term of your Membership Contract.

6. Cancelling the Payments

Cancellation of payments is not possible without firstly terminating the Membership Contract. The Membership Contract can only be terminated by paying the full fees specified on the front of the Direct Debit Request.

7. Disputes

If you dispute any debit payment, you must notify Northern Pride immediately and no later than 1 month following the date of the debit. Northern Pride will respond to your dispute within 7 working days and will immediately refund the amount of the debit if we are not able to substantiate the reason for it. If you are not happy with the response from us you may contact your bank or financial institution who will respond to you with an answer to your claim within 7 working days for claims

lodged within 12 months of the disputed drawing or within 30 working days for claims lodged more than 12 months after the disputed drawing.

8. Non-Working Day

When the day to debit falls on a weekend or public holiday (as observed by the Australian banking industry) the debit will be initiated on the next working day.

9. 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 Northern Pride will debit you an additional \$10.00 with your next payment and may, if we have not received instructions to the contrary from you, debit both the current due payment and the now overdue payment(s) on the same day. Should Northern Pride be unable to obtain payment of overdue money after making every reasonable attempt then the debt may be referred to a credit reporting/debt collection agency. An additional fee of \$50 will be added by Northern Pride to the outstanding debt at this time as its fee in dealing with the defaulting member. Further, the Members authorises Northern Pride to add an amount equivalent to 25% of the full outstanding balance for the remainder of the minimum term or payments upon initial referral to the debt collection/credit reporting agency as a genuine pre-estimate of its costs in collecting the outstanding debt.

10. Your Other Responsibilities

In addition to those already mentioned, you are responsible for ensuring your nominated account is able to accept direct debits. If it is not, it is your responsibility to provide Northern Pride with a new account number.

11. Privacy

A Customer's "personal information" (as that term is defined in the Privacy Act 1988 (Cth)) will only be used by Northern Pride to provide you with the services contemplated by this Agreement and any directly related products/services from time to time.