

Important information about direct debiting

- You should check with your financial institution whether direct debiting is available from your account, as direct debiting is not available on all accounts offered by financial institutions eg. credit card accounts.
- You should check with the Lutheran Community Care (LCC) or your financial institution before completing the direct debit request if you have any queries about how to complete the form.
- If the debit day falls on a day that is not a business day, we will direct your financial institution to debit your account on the following business date.
- If you wish to stop, change or defer a debit payment you must notify LCC in writing at least 2 days before the next debit day.
- You may cancel your authority for us to debit your account at any time giving us 2 days notice in writing before the next debit day.
- If changing the account to be debited (ie Transferred From), a new authority will be required.
- **It is your responsibility to ensure that there are sufficient clear funds available in your account to allow a debit payment to be made in accordance with the direct debit request. You must advise us if you believe that there will be insufficient clear funds available in your account to allow for your debit payment.**
- **If there are insufficient funds in your account 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 the Lutheran Laypeople's League (LLL)
- The LLL will provide you with a Direct Debit Request Service Agreement to confirm your direct debit details when you lodge your completed Direct Debit Request. This agreement also includes further details of the obligations of the LLL and you. If you would like a copy of this agreement before completing the Direct Debit Request form, please contact LCC.

Notes on completing the Direct Debiting Request

- 'Name of Financial Institution' – the bank/credit union you wish to transfer from. Eg. ANZ, Commonwealth, LLL, etc.
- 'Account details to be debited (ie Transfer From)' - enter your branch number (BSB) and account number, (for LLL accounts leave the BSB number blank).