

Direct Debit Service Agreement

This agreement is with Mango Telecommunications (ABN 26 686 815 380) (**Mango Mobile, we, us, or our**). The direct debit service agreement is issued by Mango Telecommunications.

1. Our Commitment to you

1.1 Drawing Arrangements

- (a) Where you have a service with Mango Mobile that does not include account usage charges:
 - (i) we will not change the amount or frequency of drawing arrangements without your prior approval;
 - (ii) the amount and frequency of the drawing arrangements will be as per the terms and conditions of your Service Agreement with us. This may require drawing at various times in the month to cover the usage charges you have incurred.
- (b) For monthly recurring subscription charges, Mango Mobile will draw from your nominated financial institution account normally seven (7) days prior to the expiry of your current account's subscription period. If the due drawing date is not a business day, Mango Mobile will draw on the business day before or after that date.
- (c) Your drawing arrangements are also governed by the terms and conditions of your Mango Mobile account.

1.2 Disclosure of Details

Mango Mobile will not disclose your details except where necessary to Mango Mobile's financial institution and for the purposes of conducting direct debits with your financial institution.

1.3 Notice of Change

Mango Mobile will give you at least fourteen (14) days' notice in writing if there are changes to the terms of the drawing arrangements.

2. Your Commitment to us

2.1 Your Commitment

It is your responsibility to:

- (a) Ensure your nominated account can accept direct debits.
- (b) Ensure there are sufficient funds available in the nominated account to meet each drawing.
- (c) Advise us if the nominated account is transferred or closed, or the account details change.

- (d) Arrange an alternative payment method acceptable to Mango Mobile if Mango Mobile cancels the drawing arrangements.
- (e) Ensure that all account holders on the nominated financial institution account sign the Direct Debit Authorisation.

2.2 Payment Methods and Fees

- (a) Available payment methods are by bank account direct debit or by credit card. If you wish to change your payment method, please contact Mango Mobile customer service.
- (b) A fee of \$10 applies if the financial institution rejects a Direct Debit transaction.

2.3 Cancellation of Drawing Arrangements

Mango Mobile reserves the right to cancel drawing arrangements if drawings are dishonoured by your financial institution.

3. Your Rights

3.1 Altering Drawing Arrangements

- (a) If you wish to alter the drawing arrangements for your next direct debit and your service does not include usage charges, please contact Mango Mobile at least seven (7) days prior to the due date of your service package renewal.
- (b) Otherwise, if your service does include usage charges, please contact Mango Mobile immediately to allow this change to be processed as soon as possible.
- (c) Changes to the drawing arrangements may include:
 - (i) stopping an individual drawing;
 - (ii) altering the Direct Debit Authorisation; and / or
 - (iii) cancelling the Direct Debit Authorisation.

3.2 No Guarantee of Changes

Mango Mobile cannot guarantee that changes can be made in time for the next direct debit but will strive to achieve this wherever possible.

3.3 Complaints

- (a) Where you consider that a drawing has been initiated incorrectly, you should first contact Mango Mobile customer service.
- (b) If you are not satisfied with the response, please write to us. Your letter should be marked "Notice of Complaint" and addressed to: Mango Mobile Complaints Manager (complaints@mangomobile.com.au).

- (c) Mango Mobile will respond within seven (7) days of receiving your letter. Mango Mobile has formal procedures for dealing with a complaint.
- (d) You may also direct any disputes, stops or cancellations through your financial institution.

3.4 Other information

You should be aware that there are risks involved with providing instructions and personal information over the internet.

4. Definitions

In this Service Description, unless the context otherwise requires, all capitalised terms not defined herein have the meaning given to them in the Standard Terms and Conditions and the following terms used within this Agreement have the following meaning unless the context suggests otherwise:

- (a) **Direct Debit Authorisation** means the document signed by to authorising Mango Mobile to collect automatic direct debit payments from your nominated card or bank account.
- (b) **Direct Debit** means automatic payments debited from your nominated card or bank account.
- (c) **Service Agreement** means the agreement for the provision of the Services between Mango Mobile and you.
- (d) **Service** means any and all of the digital mobile phone services, Fixed Line Services and Internet Services that we provide to you including any Enhanced Services and also includes our customer support services. Information on our Services is available on our website.