





If you believe that a drawing has been initiated incorrectly, we encourage you to take the matter up directly with us by contacting the Business Office.

If you do not receive a satisfactory response from us to your dispute, contact your financial institution who will respond to you with an answer to your claim;

- x within 7 business days (for claims lodged within 12 months of the disputed drawing);
- x within 30 business days (for claims lodged more than 12 months after the disputed drawing).

You will receive a refund of the drawing amount if we cannot substantiate the reason for the drawing.

Note: Your financial institution will ask you to contact us to resolve your disputed drawing prior to involving them.

It is your responsibility to ensure that:

- x your nominated account can accept direct debits (your financial institution can confirm this); and
- x that on the drawing date there is sufficient cleared funds in the nominated account; and
- x that you advise us if the nominated account is transferred or closed.

If your drawing is returned or dishonoured by your financial institution, please contact the Business Office as soon as possible. Any transaction fees payable by

