

Yomojo Direct Debit Terms and Conditions

1 DIRECT DEBIT REQUEST SERVICE AGREEMENT

This Direct Debit Request Service Agreement (“Agreement”) sets out the terms under which Yomojo Pty Ltd (ABN 58 609 279 245) (“we”, “us”, “our”) will debit payments from your nominated account.

This Agreement forms part of your Direct Debit Request (“DDR”) and your telecommunications service agreement.

By submitting a DDR (including online, verbal or written), you confirm that:

- You have read and understood this Agreement
- You authorise us to debit your nominated account
- You consent to ongoing debits for amounts payable under your service

This Agreement takes effect when your DDR is accepted, which occurs when the first debit is successfully processed.

1.1 Definitions

Account means your nominated bank account or card account

Banking Day means a day other than a weekend or public holiday in Australia

Debit Day means the scheduled payment date

DDR means your Direct Debit Request

Service Agreement means your Yomojo service terms

1.2 Direct Debit Authorisation You authorise us to:

- Debit your Account for charges related to your services
- Debit variable amounts where applicable (e.g. usage, plan changes)
- Verify your account details with your financial institution

We will only debit amounts that are properly payable under your service agreement.

1.3 Debit Timing & Billing Alignment

- Payments will be debited in line with your billing cycle or due date
- If a Debit Day falls on a non-Banking Day, the debit may occur on the next Banking Day
- We may retry failed payments

1.4 Your Responsibilities

You must:

- Ensure sufficient cleared funds are available
- Ensure your Account can accept direct debits
- Ensure account details are correct
- Notify us of any changes to your Account

Failure to meet these obligations may result in fees or service interruption.

1.5 Fees & Charges

You acknowledge that the following may apply:

- Failed payment fee: \$9.90
- Processing fees: may apply depending on payment method
- Other charges: as outlined in your service agreement

We will notify you in advance of any changes to fees or charges in accordance with applicable laws.

1.6 Failed or Dishonoured Payments

If a payment is unsuccessful:

- We may retry the debit
- Fees may apply
- Your service may be restricted, suspended, or cancelled

1.7 Changes, Suspension or Cancellation

You may:

- Cancel, suspend or vary your DDR by providing at least 3 business days' notice

We may:

- Vary this Agreement or your debit arrangement by providing at least 14 days' notice, unless required sooner by law

1.8 Financial Hardship

If you are experiencing financial difficulty, you should contact us as soon as possible.

We will assess your circumstances and may offer assistance such as:

- Payment plans
- Payment extensions
- Alternative arrangements

1.9 Errors & Disputes

If you believe a debit is incorrect:

1. Contact us immediately
2. We will investigate and respond promptly
3. If unresolved, you may contact your financial institution

1.10 Confidentiality & Privacy

We will handle your personal and financial information in accordance with:

- Privacy Act 1988 (Cth)
- Australian Privacy Principles

Information may be disclosed where required to process payments or by law.

1.11 Failure to Debit

If we cannot debit your Account:

- You must arrange payment by another method
- We may suspend or restrict your services

1.12 Governing Law

This Agreement is governed by the laws of New South Wales, Australia.

1.13 Contact Details

Yomojo Pty Ltd

Level 5, 121 Walker Street
North Sydney NSW 2060

Email: support@yomojo.com.au