



# AHI Direct Debit Scheme for payment of membership subscriptions

## What is the Direct Debit Scheme?

To assist members with the payment of their membership subscriptions the AHI has established a Direct Debit Scheme. This enables members to pay their subscriptions in instalments, with the amounts being directly debited from their bank accounts (in Australia only) or from their credit card (available to all members) on a monthly basis, normally the last Friday of the month. Members then have the convenience of paying a small amount each month – rather than one large sum.

## What does it mean for subscription payments?

Membership subscriptions of the AHI are based upon the member's annual salary. With the ability to make monthly instalments, this allows members to make twelve smaller payments over the year.

Subscription Band	Salary Range (in Australian dollars)	Annual Subscription	Monthly Instalment
Band 1	Less than \$20,000 pa	\$20	\$1.67
Band 2	Between \$20,000 - \$50,000 pa	\$75	\$6.25
Band 3	Between \$50,000 - \$100,000 pa	\$150	\$12.50
Band 4	Greater than \$100,000 pa	\$300	\$25.00

## How do you access the Direct Debit Scheme?

To pay your subscriptions via the Direct Debit Scheme, you have to complete the Direct Debit Request Form and send it by post or fax to the AHI's Office (details below). There is a Direct Debit Service Agreement with the form that outlines how the scheme works, your rights and those of the AHI under the Direct Debit Scheme – please take the time to read it.

## How will it be different to current arrangements?

If you decide to use the Direct Debit Scheme, when it comes time for your membership renewal the AHI will send you a renewal notice prior to the start of your membership year. If you wish to continue with your membership you simply do nothing – it couldn't be easier. If you wish to change or cancel the payment arrangement, you will have to notify the AHI's Office in writing.

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# Direct Debit Request

## Customers' Authority

Name of the Customer(s) making the Direct Debit request

I/We

Name of the Debit User

APCA User ID Number

authorise you

Australasian Housing Institute

056096

to arrange for funds to be debited from my/our bank account or credit card identified below and as prescribed through the Bulk Electronic Clearing System (BECS). This authorisation is to remain in force in accordance with the terms described in the Direct Debit Request Service Agreement.

Signature

Date

Signature

Date

### Details of the Credit Card to be debited

OR

### Details of the bank account to be debited

Type of card

MasterCard  Visa

Name on Card

Card number

Expiry Date

Account name/s

Name of bank / building society

BSB

Account number

Signature/s

**Payment details:** this payment is for the membership subscription of:

Member name

Member ID Number

### I/we authorise the following:

1. The debit user to verify the details of the account above with my/our financial institution
2. The Financial Institution to release information allowing the Debit User to verify the credit card details above.

Signed by the  
Customer(s)

## Direct Debit Request Service Agreement

1. Completing the Direct Debit Request form starts the simple and convenient process of providing monthly payments to the AHI for your membership subscription. This will normally occur on the last Friday of each month.
2. Once the payment by direct debits has started it means that the automatic payments via a direct funds transfer will continue until you request it to be stopped. A renewal notice will be sent to you prior to the start of the new subscription period and unless we receive a notice to cancel the direct debits (see 5. below) prior to the start of the subscription period, the monthly payments will continue to be debited from your account.
3. Not less than 14 days notice will be given to you of any changes to these direct debit arrangements.
4. To make any changes to the details of the direct debit arrangements please contact the AHI's Office by phone, fax or email (details at the bottom of the page).
5. To cancel the direct debit request, you will need to provide notice in writing to the AHI Office.
6. If you have any questions or dispute regarding a direct debit item, please contact the AHI Office.
7. Direct debiting is not always available on all credit cards. To confirm whether you can make payments via direct debit, please check with your bank/credit union.
8. You must complete all of the information on the Direct Debit Request form, including the details of your credit card or account as requested. The Account Holder(s) must sign the form where indicated.
9. If the due date for payment falls on a public holiday the payment will be processed on the nearest business day before or after the due date.
10. You may incur an additional charge from your financial institution if they are unable to transfer the funds from your credit card for the debit payment, It is the Customers' responsibility to ensure there are sufficient funds in the account for the payment to be made on the due date.
11. Any charges incurred by the AHI as a result of the direct debit payment being rejected will be added to your monthly payments across the remainder of the subscription period. The AHI will contact you in the event your payment is rejected by your financial institution.
12. All direct debit information is stored in accordance with the AHI's Privacy Policy