LEGAL POLICY

Direct Debit Service Agreement

1.0

The terms for paying your Real World invoices automatically, by direct debit from a bank account or by a card you register with us.

DATE

26 August 2026

ABN

74 101 234 664

About this agreement

This agreement sets out the terms on which **Real World Technology Solutions Pty Ltd** (ABN 74 101 234 664) collects payment of your invoices automatically — either by **direct debit from your bank account** (Part A) or by **charging a card you have registered** with us (Part B). Only the Part matching the payment method you registered applies to you.

Payments under this agreement are **arranged and processed on our behalf by our payment provider, Fat Zebra**, which holds your payment details securely for us. You are paying Real World, not a third party.

This agreement sits alongside your agreement for the services we supply and our Billing and Payment Options policy. **If anything here differs from your service agreement, your service agreement prevails.**

You can cancel this arrangement at any time, free of charge. Cancelling it does not cancel your services and does not change what you owe — it only changes how you pay.

In this agreement a **business day** is a day other than a Saturday, Sunday or public holiday in New South Wales.

Part A — Direct Debit Request Service Agreement (bank accounts)

This Part is our **Direct Debit Request Service Agreement**. It applies where you have given us a direct debit request for a bank account, and it forms part of that request.

When we debit your account

- We debit the amount payable under each invoice covered by the arrangement **on or after the invoice due date**, or on the debit day we have agreed with you. **We do not debit before the due date** unless you have asked us to.
- If a debit day falls on a day that is not a business day, we debit on the **next business day**.
- We debit only what your invoice shows as payable. Your invoice tells you the amount and the due date before the debit is taken.
- If you have asked us to cover only some of your invoices — for example telecommunications invoices but not hardware or professional services — we debit only those.

Changes to these arrangements

- If we change the terms of this agreement, or the arrangements for debiting your account, **we will give you at least 14 days written notice** before the change takes effect.
- A change in the amount or the date of a debit that simply follows what your invoice says is not a change to these arrangements — your invoice is your notice of that.
- If you ask us to change the arrangement, we will confirm the change to you in writing.

Deferring, altering, suspending or cancelling

You can ask us at any time to **defer a debit, change the arrangement, put it on hold, or cancel it altogether**. Call **1300 798 718** or email **support@rwts.com.au** or **accounts@rwts.com.au**. Please give us at least **7 days** before the next debit date so we can action it in time. There is no charge for any of this.

You can also ask your financial institution to stop or cancel the direct debit. If you do, please tell us as well, so we can arrange another way for you to pay.

We may cancel the arrangement if debits are repeatedly dishonoured, or if we can no longer operate it. We will tell you if we do, and ask you to pay by another method.

If you think a debit is wrong

Tell us first. Call **1300 798 718** or email **accounts@rwts.com.au**. We will investigate and **respond to you within 7 business days**. If the debit was wrong, we arrange for the amount to be refunded to your account. If it was correct, we explain why and send you a copy of the invoice.

You can also **claim the amount directly through your financial institution**. Nothing in this agreement limits that right.

If what you are disputing is the **charge itself** rather than the debit, the billing dispute process and timeframes in our Billing and Payment Options policy apply. You do not have to pay the part of an invoice you genuinely dispute while it is being resolved — tell us before the debit day and we will not debit that part.

Your responsibilities

- **Check that your account accepts direct debit.** Not every account does — your financial institution can confirm it.
- **Give us the right details.** Check the BSB and account number against a recent statement.
- **Have sufficient cleared funds available** in the account on the debit day.
- **Tell us if the account changes.** Contact us before the next debit day if the account is transferred or closed, if the details change, or if you want us to use a different account.
- Make sure everyone required to authorise a debit on the account has agreed to this arrangement.

If a debit is dishonoured

- **We will tell you**, and we may re-try the debit. If we re-try, we will tell you when.
- Your financial institution may charge you a fee of its own. That is between you and them.
- Where **our** financial institution or payment provider charges **us** a dishonour fee, **we may pass that fee on to you**. We do not add a margin to it, and it will not exceed the reasonable cost we actually incur. Late payment fees and interest are dealt with in our Billing and Payment Options policy.
- An amount that is dishonoured, or that is debited and later reversed, **remains payable** and may fall overdue. The Billing and Payment Options policy explains what happens then.
- **If you are having trouble paying, tell us early.** Our Payment Assistance Policy sets out the help available. Applying is free.

Confidentiality and privacy

- **Your full account details are held by Fat Zebra, not by us.** We keep only your **BSB and a masked account number**, so that you and we can tell which account the arrangement uses.
- We keep your details confidential and use them only to operate this arrangement.
- We disclose them **only to our financial institution and our payment provider**, to the extent needed to operate the arrangement or to investigate a disputed debit, and where the law requires or allows us to.
- Our Privacy Policy explains how we handle your information, how to ask for access or correction, and how to make a complaint.

Part B — Card payment authority

This Part applies where you have registered a Visa, Mastercard or American Express card with us for automatic payment of your invoices.

What you authorise

- You authorise us to **charge the registered card** for the amount payable under each invoice covered by the arrangement, **on or after the invoice due date** or on the day we have agreed with you. If that day is not a business day, we charge the card on the **next business day**.
- The card is charged by **Fat Zebra** on our behalf. **We do not hold your card number.** We hold a token that works only with our own account with Fat Zebra, together with the card type, the last four digits and the expiry date.
- This is a **continuing authority**. It runs until you or we cancel it.
- Everything in Part A about **14 days written notice** of changes to the arrangements, and about disputes, dishonoured payments and payment assistance, applies to card payments in the same way.

Surcharges

Where a card surcharge applies, **we disclose it before it applies** — we tell you the amount, or how it is calculated — and it never exceeds our reasonable cost of accepting payment that way. Our Billing and Payment Options policy sets out the current position, including the date from which we stop surcharging card payments. **There is always at least one way to pay that carries no charge from us.**

The $1 check when you register a card

When you register a card, we place a **$1 authorisation hold** on it to confirm the card is valid. **It is not a payment, and we release it immediately** — no money is taken. Your bank may show it as a pending amount for a short time before it disappears.

If your card is reissued or expires

So that the arrangement keeps working, **we may receive your updated card details from the card schemes** through our payment provider when your card is reissued, replaced or renewed. If we do not receive them, or the card can no longer be charged, **we will tell you** and ask you to register the card again or pay another way. An invoice we cannot charge remains payable.

Updating or cancelling the authority

Call **1300 798 718** or email **support@rwts.com.au** or **accounts@rwts.com.au** to change the card we hold, put the arrangement on hold, or cancel the authority. Please allow **7 days** before the next payment date. There is no charge. Cancelling the authority does not cancel your services — your invoices stay payable by another method.

If you think a card payment is wrong

Tell us — call **1300 798 718** or email **accounts@rwts.com.au**. We will investigate and **respond within 7 business days**, and refund anything charged in error. You can also raise the payment with the bank that issued your card.

Contact

1300 798 718 · **support@rwts.com.au** · **accounts@rwts.com.au** · Real World Technology Solutions, PO Box 1385, Macquarie Centre PO, North Ryde NSW 2113

Related documents

Billing and Payment Options · Privacy Policy · Payment Assistance Policy · General Terms and Conditions