

### Service Agreement for the operation of Direct Debit facilities

#### Kurri Kurri Community Services Ltd ('KKCS')

<b>How does the Direct Debit payment Facility work?</b>	<p>When you set up a Direct Debit, you are allowing KKCS as your service provider to automatically withdraw money from your nominated bank account to pay your bills or make your scheduled loan repayments.</p> <p>In order to establish a Direct Debit arrangement with KKCS you need to complete and sign our Direct Debit Request (DDR).</p> <p>This Service Agreement outlines the terms and conditions and our mutual rights and responsibilities under the Direct Debit agreement between you and KKCS.</p>
<b>What does KKCS deduct money for?</b>	<p>Under the terms of your arrangements with KKCS we will provide you with services and supports over time. These will be invoiced to you in the normal course of business and clearly marked as payable under the terms of our Direct Debit Agreement.</p> <p>Our usual terms of business require payment within 14 days of invoice and under the Direct Debit agreement these amounts will be deducted from your nominated bank account automatically once they are due.</p>
<b>How much does KKCS deduct from my bank account?</b>	<p>KKCS will deduct amounts due and payable for services rendered as invoiced to you.</p> <p>KKCS may also deduct regular loan repayment instalments as agreed under Client Contribution agreements for our home modification services.</p>
<b>When will the money be deducted from my bank account?</b>	<p>We will process a Direct Debit against your account the first Thursday after the amount is due for payment as per the invoice supplied to you.</p> <p>You are responsible for ensuring that there are sufficient funds available in your nominated bank account to cover the full amount of the invoice at this time. Should the Direct Debit be declined by your bank due to insufficient funds, we will recover any costs imposed on us by the Bank in a subsequent Direct Debit.</p>
<b>What if I do not agree with the amount to be deducted from my account?</b>	<p>Should you receive an invoice and wish to dispute the amount, please provide us with at least 5 business days written notice and the Direct Debit will be halted until such time as your concerns are resolved.</p> <p>The quickest way to do this is email <a href="mailto:directdebit@kkcc.com.au">directdebit@kkcc.com.au</a> with the details of your concerns or alternatively fax 4937 2974 or write to us at PO Box 473, Kurri Kurri. NSW 2327</p>

<b>What if I decide that I no longer want to make my payments by Direct Debit?</b>	<p>You can submit a request to cancel your Direct Debit arrangement with KKCS in writing. Please provide at least 5 working days prior to the due date for your next Direct Debit to ensure we have sufficient time to adjust our systems accordingly.</p> <p>Alternatively you can stop an individual payment or the Direct Debit arrangement entirely by contacting the financial institution where your nominated bank account is held.</p>
<b>What are KKCS' obligations under the Direct Debit agreement?</b>	<p>It is our obligation to:</p> <ul style="list-style-type: none"> <li>• Give you at least 14 days' notice of any changes to the Direct Debit agreement including changes to any predetermined monthly payment amounts where the arrangement is in relation to a loan repayment.</li> <li>• Keep information relating to your nominated bank account confidential except for the purpose of the operation of the Direct Debit facility.</li> </ul>
<b>What are my obligations to KKCS under a Direct Debit agreement?</b>	<p>It is your obligation to:</p> <ul style="list-style-type: none"> <li>• Ensure that your nominated bank account can process Direct Debits and that there are sufficient clear funds to enable payments due under the DDR</li> <li>• Advise us as soon as possible if your nominated bank account changes for any reason</li> <li>• Arrange an alternative method of payment for amounts due to KKCS should a Direct Debit payment be declined for any reason</li> <li>• Ensure that all account holders on the nominated account sign the DDR</li> </ul>
<b>Where do I get further information?</b>	<p>Should have any further concerns or questions in relation to the operation of a Direct Debit agreement we encourage you to contact your financial institution or our Finance team on 4937 4555.</p>

Reference-	Authorised by: CFO	
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