



Direct Debit Request Service Agreement Spriggy Visa Prepaid Card And Parent Wallet

This Agreement is designed to explain what your obligations are when undertaking a Direct Debit arrangement with IntegraPay and the Rivva Pty Ltd (trading as Spriggy). It also details what our obligations are to you as your Direct Debit Service Provider. This agreement and the amendments made to it from time to time are available at www.spriggy.com.au. It forms part of the terms and conditions of your Direct Debit Request (DDR) and should be read in conjunction with the collection of your payment details and payment instructions through the Spriggy App or Spriggy Website.

I hereby authorise IntegraPay Pty Ltd (ABN: 63 135 196 397) Direct Debit User ID 382220 (IntegraPay) to make periodic, on-demand and auto top-up debits on behalf of Rivva Pty Ltd (trading as Spriggy) (ABN: 86 603 542 918) (Spriggy)

I acknowledge that IntegraPay is acting as a Direct Debit Service Provider for Spriggy and that IntegraPay does not provide any goods or services and has no express or implied liability in regards to the goods and services provided by Spriggy or the terms and conditions of any agreement with Spriggy.

I acknowledge that IntegraPay and the Spriggy will keep any information (including account details) contained in the Direct Debit Request confidential. IntegraPay and Spriggy will make reasonable efforts to keep any such information that we have about you secure and to ensure that any of our employees or agents who have access to information about you do not make any unauthorised use, modification, reproduction or disclosure of that information.

We will only disclose information that we have about you:

- (a) to the extent specifically required by law; or
- (b) for the purposes of this agreement (including disclosing information in connection with any query or claim).

I acknowledge that the debit amount will be debited from my account according to the Direct Debit Request, this Agreement and the terms and conditions of the agreement with Spriggy.

I acknowledge that bank account details have been verified against a recent bank statement to ensure accuracy of the details provided. If uncertain you should contact your financial institution.

I acknowledge that it is my responsibility to ensure that there is sufficient cleared funds in the nominated account by the due date to enable the direct debit to be honoured on the debit date. Direct debits normally occur overnight; however transactions can take up to three (3) business days depending on your financial institution.

I acknowledge and agree that sufficient funds will remain in the nominated account until the direct debit amount has been debited from the account and that if there are insufficient funds available, I agree that IntegraPay and Spriggy will not be held responsible for any fees and charges that may be charged by your financial institution.

I Acknowledge that there may be a delay in processing if:

- 1) There is a public or bank holiday on the day, or any day after the debit date
- 2) A payment request is received by IntegraPay and Spriggy on a day that is not a Banking Business Day
- 3) A Payment request is received after normal operational hours, being 4pm Monday to Friday. Any payments that fall due on any of the above will be processed on the next business day.

I authorise the Spriggy to vary the amount of the payments from time to time as provided for within the terms and conditions of any agreement with Spriggy.

I authorise IntegraPay to vary the amount of the payments upon instructions from Spriggy.

I do not require IntegraPay to notify me of such variations to the debit amount. I acknowledge that the total amount billed will be determined by the instructions I provide through the Spriggy App or Spriggy Website in conjunction with the terms and conditions of any agreement with Spriggy.

I acknowledge that Spriggy is to provide 14 days notice if proposing to vary the terms of the debit arrangements.

I acknowledge that any request to vary to the debit arrangement will be directed to Spriggy.

I acknowledge that any request to stop or cancel the debit arrangement will be directed to Spriggy.

I acknowledge that any disputed debit payments will be directed to Spriggy. If no resolution is forthcoming you are advised to contact your financial institution.

I acknowledge that if a debit is returned by my financial institution as unpaid, I will be responsible for any fees and charges for each unsuccessful debit in addition to any financial institution charges and collection fees, including and not limited to any solicitor fees and collection agent fees appointed by IntegraPay.

I authorise IntegraPay to attempt to re-process any unsuccessful payments as advised by Spriggy.

I acknowledge that if specified by Spriggy, a setup, variation, dishonour, SMS or processing fees may apply as instructed by Spriggy.

I authorise:

- 1) IntegraPay and Spriggy to verify details of my account with my financial institution
- 2) The Financial Institution to release information allowing IntegraPay and Spriggy to verify my account details.

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