

CREDIT/DEBIT CARD AUTHORISATION FORM AND AUTHORITY FOR RECURRENT PERIODIC PAYMENT (DIRECT DEBIT) BY CREDIT/DEBIT CARD

1. AGREEMENT

I/We, the abovenamed Customer, hereby authorize Project Better Pty Ltd ABN 79 621 538 225 trading as Project Better (**Project Better**) to:

- (a) debit my Card (**Account**) with the amount and at the intervals specified above in connection with my Project Better gym Membership; and
- (b) when my gym Membership price changes, alter the amount debited from my Account to the amount of the new gym Membership price, on and from the date the price change takes effect; and
- (c) debit my Account for any goods or services periodically purchased by me/us from Project Better from time to time.

2. CLEARED FUNDS

- (a) I/We acknowledge and agree that it my/our responsibility to ensure that there are sufficient funds in my/our Account on or before the due date of a scheduled direct debit payment.
- (b) I/We acknowledge that direct debits usually occur overnight. However, transactions can take up to three (3) business days to be processed depending on my/our financial institution. Accordingly, I/We acknowledge and agree that at all times there will be sufficient funds in the Account to ensure that the direct debit amount can be debited from the Account on the scheduled debit date.
- (c) I/We acknowledge and agree that when an unpaid debit transaction is returned by my/our financial institution for any reason:
 - (i) I/We may be charged, and agree to pay any fee and/or interest charged by my/our financial institution;
 - (ii) I/We may be charged, and agree to pay any fee and/or interest charged by Project Better; and
 - (iii) I/We acknowledge that Project Better may debit any arrears, in addition to any charges, fees or interest prior to or on the next scheduled direct debit date.

3. ONGOING AUTHORITY

I/We acknowledge and agree that the authority granted by me/us to Project Better to debit my/our Card is ongoing and shall be in respect of any Card issued to me/us, including a replacement or renewal Card, and that Project Better may charge my/our Card for the agreed amounts notwithstanding that it has expired.

4. DEBIT DRAWING DATE

- (a) I/We acknowledge and agree that the direct debit drawing date will be either weekly, fortnightly, monthly, six-monthly or annually as specified above.
- (b) I/We acknowledge and agree that if the direct debit due date falls on a weekend or a public holiday, Project Better will direct debit my/our Account on the next business day.

5. MERCHANT FEES

I/We acknowledge and agree that all my Card payments will attract a surcharge or merchant fee depending upon the financial institution.

6. DISPUTES

I/We acknowledge and agree that if I/we dispute any debit payment, I/we must notify Project Better within 3 business days. Project Better agrees to respond to your dispute within 7 business days. If you do not receive a satisfactory response from us to your dispute, contact your financial institution.

7. ENQUIRIES

All enquiries should be directed to Project Better on 03 9117 6344 or admin@projectbetter.com.au .