



# music FOR everyone

## Direct Debit/Credit Card Charge Authority Terms and conditions

- 1.1 By signing a Direct Debit/Credit Card Authority you have authorised Music For Everyone Incorporated (MFE) to deduct term installments for your membership and enrolment/s as outlined on the membership and enrolment form.
- 1.2 MFE will arrange for funds to be debited from your nominated credit card as authorised by you, in the fortnight prior to the commencement of each term for which your membership applies.
- 1.3 In the event that your direct debit facility is terminated, the current enrolment shall become immediately due and payable.
- 1.4 It is your responsibility to advise MFE if you to vary or discontinue your enrolment. This must be done in writing, 14 days prior to the due date of enrolment.
- 1.5 Unless notification to cancel your enrolment is received from you, your enrolment will automatically continue on a term basis with debit payments charged to your nominated credit card to cover each further term period.
- 1.6 It is your responsibility to ensure that you have sufficient credit available on your credit card to cover your debit payment and that your card details are current and correct.
- 1.7 Should a credit card payment default, MFE will notify you in writing immediately and allow five (5) working days for you to respond.
- 1.8 Should a response not be received within the 5 working days allowed, your enrolment may lapse and ultimately MFE may list your payment default with a credit agency. Defaults are listed for a period of five (5) years and may have an adverse effect on your credit rating.
- 1.9 You may incur fees or charges imposed by MFE to cover administration fees for the collection of any outstanding debt under this agreement.
- 1.10 If you believe that there has been an error in debiting your credit card you should notify us immediately on (02) 6230 7190 so that we can resolve your query promptly.
- 1.11 If MFE concludes, as a result of our investigations, that your credit card has been incorrectly debited MFE will arrange a refund of the incorrect debit.
- 1.12 Confidentiality – all information provided to MFE is completely confidential and protected by the MFE privacy policy which can be viewed at <http://www.mfe.org.au/privacy.htm>
- 1.13 Prices are subject to change as specified in our term enrolment information.
- 1.14 For all other terms and conditions for our enrolment please see our current MFE Members handbook.