DIRECT DEBIT & PAYMENT POLICY

Simple payments. More time to focus on your training.

This policy explains how payments to Build Training are authorised and managed. Recurring direct debit arrangements apply only to memberships and associated Optional Add-Ons unless Build Training and the purchaser expressly agree otherwise in writing. Casual sessions and 10 class packs are payable in full at the time of purchase and are not subject to an ongoing direct debit arrangement. This policy must be read in conjunction with the Membership Agreement and any other applicable Build Training policies.

1. Payment authority

- Members paying membership or Optional Add-On fees by recurring direct debit authorise Ezidebit to make periodic debits on behalf of Build Training in accordance with the Direct Debit Request Authorisation Form, applicable payment arrangement and Membership Agreement.
- Members must provide accurate and current account or card details. Ezidebit and Build Training may verify those details with the relevant financial institution, which may release information reasonably required for verification.
- Ezidebit acts as Build Training's payment agent and is not responsible for the goods or services supplied by Build Training or the terms of the Membership Agreement.

2. Payment timing

Membership fees and applicable Optional Add-On fees paid by recurring direct debit are debited in advance at the frequency, amount and commencement date stated in the Membership Details or agreed payment schedule. Where a recurring debit falls due on a weekend or public holiday, it may be processed on the next available business day. Members must ensure sufficient cleared funds are available on the due date and remain available until the debit has been processed.

Casual sessions and 10 class packs are payable in full at the time of purchase unless Build Training expressly agrees otherwise in writing.

3. Failed payments

- If a debit is returned unpaid, it may be reprocessed or added to a future payment.
- Members are responsible for any dishonour, administration, processing or financial-institution fees, and reasonable recovery costs, where disclosed and permitted by law.
- Access may be suspended until overdue amounts are paid.
- Membership fees may continue to accrue while access is suspended for non-payment.

Build Training will not charge an undisclosed failed-payment or administration fee.

Where applicable and disclosed in the Direct Debit Request Authorisation Form or payment arrangement, Ezidebit may charge the payer a dishonour fee of $9.90 for an unsuccessful payment. This fee is charged by Ezidebit and is separate from any fee or amount payable to Build Training. At the date of this payment authority, the applicable Ezidebit payer dishonour fee is $9.90. Any change to this fee will be notified or disclosed as required by the applicable Ezidebit terms and law.

If a second attempted debit of an overdue amount is also unsuccessful, Build Training may contact the member directly to arrange payment of the outstanding amount. If the member does not respond or make payment within a reasonable period, Build Training may suspend access to facilities, classes, services and add-ons and take reasonable and lawful steps to recover the outstanding amount.

4. Changes to payment details

Members must promptly update expired, replaced, closed or incorrect account or card details through an approved method. A change is effective only when received and processed. Ezidebit is not liable to the extent that incorrect or outdated information supplied by a member causes a payment to be missed.

Members must arrange an alternative payment method if their direct debit arrangement is cancelled or becomes unavailable. Where reasonably practicable, updated payment details should be provided at least fourteen (14) days before the next scheduled debit.

5. Credit and debit card payments

Where payment is made by credit or debit card, members must provide accurate and current card details and promptly update any expired, replaced or cancelled card. Any applicable card or transaction fee must be disclosed before it is charged. Ezidebit or an associated merchant description may appear on the member's card statement.

6. Fee changes

Build Training may change membership, Optional Add-On and service fees by giving at least fourteen (14) days' written notice where required under the Membership Agreement.

A Foundation Membership rate secured under clause 1.1 of the Membership Agreement will remain unchanged for the applicable minimum term. Otherwise, any membership fee increase during a current minimum term will not exceed ten per cent (10%) of the applicable membership rate.

A change to the advertised price of a casual session or 10 class pack applies only to purchases made after the new price takes effect and does not alter the price of a product already purchased.

A member may cancel their membership in accordance with the Membership Agreement if they do not wish to accept an applicable membership fee increase.

7. Cancelling a debit authority

Requests to vary, defer, stop or cancel debits should be directed to Build Training or, where applicable, the relevant financial institution. Cancelling or stopping a debit authority does not cancel the Membership Agreement or remove liability for amounts agreed or properly owing. The membership cancellation process must still be followed.

8. Payment disputes and chargebacks

A disputed debit should first be raised promptly with Build Training. If it is not resolved, the member may contact Ezidebit or the relevant financial institution. A chargeback must not be used to avoid a valid contractual payment obligation.

9. Recovery of overdue amounts

Build Training or Ezidebit, acting on Build Training's instructions, may take reasonable and lawful steps to recover overdue amounts, including referral to a debt-recovery provider. Reasonable recovery costs may be payable where permitted by the Membership Agreement and law.

10. Receipts and records

Payment records or receipts may be provided electronically or through the member portal. Members should retain relevant confirmations and keep their contact and payment details current. Ezidebit will make reasonable efforts to keep Direct Debit Request information, including account details, confidential and secure and to prevent unauthorised use, modification, reproduction or disclosure. Information may be disclosed where required by law or for administration of the direct debit arrangement, including in connection with a query, dispute or claim.

11. Consumer rights

Nothing in this policy excludes rights or protections that cannot lawfully be excluded.

12. Privacy

Personal information collected, stored or used under this policy will be handled in accordance with the Build Training Privacy Policy and applicable privacy laws.

13. Policy changes

Build Training may reasonably update this policy for safety, legal or operational reasons. A change will not materially increase fees, reduce core membership benefits or introduce a new cancellation burden unless permitted by the Membership Agreement, required by law or accepted by the member. Where reasonably practicable, Build Training will give at least fourteen (14) days' written notice before a material change takes effect. A shorter period may apply where reasonably required for an urgent safety, legal or regulatory reason.