EZIDEBIT DIRECT DEBIT REQUEST SERVICE AGREEMENT

This Direct Debit Request Service Agreement applies only to memberships and associated Optional Add-Ons paid through a recurring direct debit arrangement. It does not apply to casual sessions or 10 class packs, which are payable in full at the time of purchase and are not subject to an ongoing direct debit arrangement, unless Build Training and the purchaser expressly agree otherwise in writing

1. Direct Debit Authority

By nominating direct debit as your payment method and completing the Direct Debit Request Authorisation Form, you:

- authorise Build Training and Ezidebit Pty Ltd ACN 096 902 813 (Ezidebit), acting as Build Training's payment agent, to debit your nominated bank account or credit or debit card for all **membership fees, applicable Optional Add-On fees and other amounts properly payable under the recurring direct debit arrangement** in accordance with the Build Training Membership Agreement (Membership Agreement);
- acknowledge that Ezidebit provides payment-processing services on behalf of Build Training and is not responsible for the facilities, activities, memberships, or other services supplied by Build Training; and
- confirm that you have read and agree to the Direct Debit Request Authorisation Form, the applicable Ezidebit Direct Debit Request Service Agreement and the Build Training Direct Debit and Payment Policy.

Ezidebit is an authorised representative of Ezi Management Pty Ltd, which holds Australian Financial Services Licence No. 315388.

2. Payment arrangements

Membership fees and applicable Optional Add-On fees paid by recurring direct debit are payable in advance at the frequency, amount and commencement date specified in the Membership Details or agreed payment schedule. Casual sessions and 10 class packs are payable in full at the time of purchase and are not covered by this Direct Debit Request Service Agreement unless Build Training and the purchaser expressly agree otherwise in writing.

Scheduled debits will continue until the membership and associated payment obligations end under the Membership Agreement. Your payment obligations are set out in clause 3.4 of the Membership Agreement.

A membership cancellation request must be made in writing and comply with clause 7 of the Membership Agreement. Cancelling, stopping, or reversing a direct debit authority does not cancel your membership or remove liability for amounts properly owing.

3. Your responsibilities

You must:

- ensure that your nominated account can accept direct debits;
- provide complete and accurate banking or card details and ensure any required account holders have authorised the Direct Debit Request;
- ensure sufficient cleared funds are available on each due date and remain available until the debit has been processed;
- promptly notify Build Training if your account is transferred or closed, your card expires or is replaced, or your payment details otherwise change; and
- arrange an alternative payment method if the 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.

4. Processing dates

A scheduled debit may be processed on the next available business day where the due date falls on a weekend, public holiday, or bank holiday, or where a payment instruction is received after an applicable processing cut-off time. Processing times may differ between financial institutions. You remain responsible for ensuring sufficient cleared funds remain available until the debit has been completed.

5. Unsuccessful payments

If a debit is unsuccessful:

- Ezidebit or Build Training may attempt to reprocess the payment;
- the unpaid amount may be added to a later scheduled debit;
- access to the facility, bookings or services may be restricted or suspended while the account remains overdue;
- membership and add-on fees may continue to accrue under the Membership Agreement; and
- you may be required to pay any failed-payment, dishonour, administration, processing, or financial-institution fee disclosed in the Direct Debit Request, payment schedule, or applicable fee notice, together with reasonable recovery costs permitted by law.

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 you directly to arrange payment of the outstanding amount. If you do not respond or fail to make payment within a reasonable period, Build Training may suspend access to facilities, classes, services and add-ons in accordance with this Agreement and may take reasonable and lawful steps to recover the outstanding amount, including referral to a debt recovery provider where permitted by law.

6. Fee disclosure

Any fee payable directly to Ezidebit will be the amount disclosed in the applicable Direct Debit Request, debit arrangement, or Ezidebit service agreement. Any separate fee imposed by Build Training must be disclosed before it is charged and must be permitted under the Membership Agreement and applicable law. Fees charged by your financial institution remain your responsibility.

7. Changes to debit arrangements

You authorise Ezidebit to vary the amount or timing of debits where instructed by Build Training consistently with the Membership Agreement, Membership Details, and applicable law. Build Training will give any notice required under the Membership Agreement or applicable law before changing a membership fee, add-on fee, service fee, or recurring debit arrangement.

8. Changing or cancelling a debit authority

A request to vary, defer, stop, or cancel a debit arrangement should be directed to Build Training or, where applicable, your financial institution. Cancelling or changing a debit authority does not cancel your membership. Membership cancellation remains subject to clause 7 of the Membership Agreement.

9. Payment disputes

If you believe a debit is incorrect or unauthorised, you should promptly contact Build Training. If the matter is not resolved, you may contact Ezidebit or your financial institution. A payment dispute or chargeback does not remove a valid contractual payment obligation, subject to applicable law.

10. Credit and debit card payments

Where payment is made by credit or debit card:

- you authorise Ezidebit, acting on behalf of Build Training, to debit payments from your nominated card in accordance with the Direct Debit Request Authorisation Form and applicable payment arrangement;
- "Ezi" or another associated Ezidebit merchant description may appear on your card statement;
- any applicable card or transaction fee must be disclosed through the Direct Debit Request or payment arrangement;
- Ezidebit acts as Build Training's payment processor and disputes concerning the membership, facilities or services supplied by Build Training must be directed to Build Training; and

you must promptly update expired, replaced, cancelled or inaccurate card details.

11. 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. You are responsible for reasonable recovery costs only where those costs arise from amounts properly owing, have been disclosed or are otherwise recoverable under this Agreement, and are permitted by law.

Build Training may suspend or cancel the membership for continued non-payment under clause 7.6 of the Membership Agreement. Cancellation does not affect Build Training's right to recover amounts that accrued before cancellation.

12. Privacy and verification

You authorise Ezidebit and the relevant financial institution to verify or correct your account details where reasonably necessary to administer the debit arrangement.

Payment and account information may be used or disclosed to Build Training, Ezidebit, financial institutions, payment-service providers, dispute-resolution providers and debt-recovery providers where reasonably necessary to administer or verify the payment arrangement, process or reprocess payments, investigate an alleged incorrect or unauthorised debit, resolve a dispute or claim, recover an overdue amount or comply with applicable law.

13. Records and receipts

Payment records and receipts may be provided electronically or through the member portal. A receipt or payment history may also be requested from Build Training, subject to records being available and applicable legal retention requirements.

14. Consumer rights

Nothing in this clause excludes, restricts, or modifies any consumer guarantee, statutory protection or other rights or remedy that cannot lawfully be excluded, restricted, or modified.