

Direct Debit Request Service Agreement

MyVirtualHome Pty Ltd (ABN 61 105 398 481)

Drawing Arrangements

MVH will direct debit your nominated account on the 1st business day of each month. If this falls on a weekend or public holiday, deductions will be made on the next business day.

MVH reserves the right to cancel the direct debit arrangement where a debit is returned unpaid by your financial institution. You will be advised in writing if this occurs to arrange an alternative payment method.

If your subscription is dishonoured by your financial institution you may be charged a fee to reimburse MVH for charges incurred for the failed transaction.

If funds are not available late payment penalties may occur.

Your Rights

You may terminate the direct debit service agreement of your subscription at any time. The termination must be in writing and received by MVH at least 14 days prior to the debit day.

Where you consider the debit is incorrect in any way, you should raise the matter by contacting MVH via the "Member Assistance" link on the "MyBusiness" Page at www.myvirtualhome.com.au

It is your responsibility to:

Ensure that the authorisation to debit the nominated account is identical to the account signing instruction held by the financial institution where the account is held.

Ensure that all account holders on the nominated account sign the direct debit authority form.

Ensure that the nominated account can accept direct debits and that sufficient funds are available in the nominated account to meet the debit on the debit day.

Notify MVH if the nominated account is altered, transferred or closed and wish to continue using the direct debit facility.

Ensure that suitable arrangements are made if the direct debit authority is cancelled.

MVH's commitment to you

The information provided by you will be used by MVH to administer your subscription payment.

MVH may disclose your details to relevant financial institutions or organisations for the purpose of administering the subscription payments or if authorised or required by law or for audit purposes.

MVH has a range of internal procedures in place to protect the information it holds and prevent any unauthorised use of that information. The direct debit request has strict controls by which MVH abides.