

Service Agreement

1. By accepting this Service Agreement, you authorise Mint Payments to arrange for funds to be debited from the nominated bank account for the payment of Mint mPOS Service fees and charges.
2. Mint will debit your nominated bank account on the due date. Where the due date is not a business day, Mint will process the debit on the first business day thereafter.

Changing the agreement

3. Mint will provide you with 20 business days notice if Mint wants to change any terms of the Service Agreement.
4. If you receive a notice of a proposed change to the Service Agreement from Mint and you want to terminate your DDR, you must give Mint at least 20 business days notice to terminate the DDR from the date upon which the proposed change is to take effect.

Dispute

5. If you wish to dispute a direct debit transaction, you should contact Mint.
6. Mint will attempt to ensure that all direct debit transaction disputes are resolved within 30 business days.

Cleared funds

7. You should ensure that you have sufficient cleared funds in your nominated bank account to enable each debit to be paid by the due date.
Where an unpaid debit item is returned by a financial institution:
 - (a) you may be charged a fee and/or interest by your financial institution;
 - (b) you may incur fees and/or charges by Mint as detailed in the Merchant Facility Application; and
 - (c) you acknowledge that Mint may debit any arrears along with any charges and/or fees prior to or on the next scheduled billing date.

Chargeback fee

8. Where an unpaid debit item is returned by a cardholder, Mint may apply a chargeback fee to your account as detailed in the Merchant Facility Application.

Altering or cancelling the DDR

9. The DDR remains in force during the usage period or until the DDR is cancelled.
10. You may alter the DDR at any time by providing at least 5 business days notice in writing to Mint.
11. You may cancel the DDR at any time by providing at least 20 business days notice in writing to Mint.

Accounts that can be debited

12. Direct debit is not available on a full range of accounts. If in doubt, check with your financial institution.

Confidentiality

13. Mint requires the information in the DDR in order to make debits from the nominated bank account. Mint will not disclose the information in the DDR, except where required or permitted by law or required for conducting debits with your financial institution and for related queries or disputes.

Contact

14. If you have any queries, wish to alter or cancel the DDR, stop an individual debit or dispute a debit, please ring 1300 646 833 for assistance.

Note: Written notices are to be sent by email to accounts@mintpayments.com