



## The Bicycle Network membership terms

Thanks so much for supporting us. Your support will mean that one day our dream will come true and Australia will be a nation of bike riders.

Of course there's some important things about your membership we want to make sure you know about, so here goes.

### 1. Limitations on who's covered by our membership insurance

Bicycle Network is for everyone. If you love riding your bike or even thinking about bike riding you're our kind of person.

But there are some restrictions on who our membership insurance covers. So please look at these carefully to make sure you'll be covered if you have a crash.

- (a) You're not covered if you're not a resident of Australia or living in Australia on a 12 month or more work or student visa.
- (b) If you've bought a family membership, members of your family won't be covered unless they're living at the same address.
- (c) If you've bought a family membership it covers a maximum of two adults who are part of the one immediate family.
- (d) Kids are covered by a family membership up until they turn 21 but if they're a full-time student they're covered up until they turn 25.
- (e) If you've bought a family of 2 membership, only the 2 family members you nominate will be covered.
- (f) If you've bought a concession membership you won't be covered unless you're either receiving welfare benefits, a full-time student or have a Seniors Card and you provide the appropriate identification number.

### 2. How monthly membership works

The great thing about monthly membership is you're not locked in. Obviously we want you to stay with us forever as we need all the support we can if we're going to make it easier for everyone to ride a bike. Here's how it works.

- (a) If you sign up for monthly membership your first direct debit payment will happen on the day you signed up. From there your ongoing direct debit payments will be happen on the 24<sup>th</sup> of each month until you tell us to stop. We call this your Billing Day.
- (b) You can tell us you want to stop being a member at any time before 5pm the day before your next Billing Day.
- (c) When you tell us you want to stop being a member your membership and insurance cover will stop at 11.59pm on the day your membership expires.
- (d) We may change the price of membership from time to time; we'll let you know before we apply these changes apply to your membership.
- (e) No matter when you tell us you want to stop there's no refund of any payment.

### 3. How annual membership works

When you sign up for an annual membership, you're committed to riding with Bicycle Network for 12 months. We'll have your back each time you get on your bike, and



your support helps us to make it easier for everyone to ride a bike. Here's how it works.

- (a) If you sign up for an annual membership your payment will be processed on the day you signed up. If you signed up for direct debit payments, your payment will happen every year on the 24<sup>th</sup> day of the same month as when you signed up until you tell us to stop. We call this your Annual Billing Date.
- (b) You can tell us you want to stop being a member at any time before 5pm the day before your Annual Billing Date.
- (c) When you tell us you want to stop being a member your membership and insurance cover will stop at 11.59pm on the day your membership expires.
- (d) If you have a current annual membership, you will have to wait until your annual membership expires before you can switch to monthly payments.
- (e) We may change the price of membership from time to time; we'll let you know before we apply these changes apply to your membership.
- (f) No matter when you tell us you want to stop there's no refund of any payment.

#### **4. What happens if you don't pay**

- (a) If you don't pay your membership its bad news: you won't be covered by our insurance or be a member from the day the payment was due.
- (b) Of course you're welcome back at any time and will be covered from the day you pay.
- (c) If you want to know when you're covered until, check out your online member record.

#### **5. RACV bike assist**

- (a) If you're a new member living in Victoria you receive a 12-month membership to RACV Bike Assist valued at \$45.
- (b) If you don't want this, you can choose to opt when you join as a Bicycle Network member.
- (c) If you don't opt out you agree to let us give your personal information (for example your address) to RACV.

#### **6. Direct Debit Terms of Purchase**

There's some terms and conditions around direct debit that have set by our supplier Ezidebit. Here they are.

##### **Bank Account Terms of Purchase**

I / We authorise Ezidebit Pty Ltd ACN 096 902 813 (User ID No 165969) to debit my/our account at the Financial Institution identified above through the Bulk Electronic Clearing System (BECS) in accordance with the Debit Arrangement stated above and this Direct Debit Request and as per the Ezidebit DDR Service Agreement (Ver 1.2) provided.

##### **Credit Card Terms of Purchase**

By signing this form, I / We authorise Ezidebit, acting on behalf of the Business, to debit payments from my specified Credit Card above, and I / we acknowledge that Ezidebit will appear as the merchant on my credit card statement. Furthermore, I / we



agree to reimburse and indemnify Ezidebit for any successful claims made by the Card Holder through their financial institution against Ezidebit.

#### Service Agreement

I/We hereby authorise Ezidebit Pty Ltd ACN 096 902 813 (Direct Debit User ID number 165969) (herein referred to as "Ezidebit") to make periodic debits on behalf of the "Business" as indicated on the attached Direct Debit Request (herein referred to as "the Business").

I/We acknowledge that Ezidebit is acting as a Direct Debit Agent for the Business and that Ezidebit does not provide any goods or services (other than the direct debit collection services to me/us for the Business pursuant to the Direct Debit Request and this DDR Service Agreement) and has no express or implied liability in regards to the goods and services provided by the Business or the terms and conditions of any agreement that I/we have with the Business.

I/We acknowledge that the debit amount will be debited from my/our account according to the terms and conditions of my/our agreement with the Business and the terms and conditions of the Direct Debit Request (and specifically the Debit Arrangement and the Fees/Charges detailed in the Direct Debit Request) and this DDR Service Agreement.

I/We acknowledge that bank account and/or credit card details have been verified against a recent bank statement to ensure accuracy of the details provided and I/we will contact my/our financial institution if I/we are uncertain of the accuracy of these details.

I/We acknowledge that it is my/our responsibility to ensure that there are sufficient cleared funds in the nominated account by the due date to enable the direct debit to be honoured on the debit date. Direct debits normally occur overnight, however transactions can take up to three (3) business days depending on the financial institution. Accordingly, I/we acknowledge and agree that sufficient funds will remain in the nominated account until the direct debit amount has been debited from the account and that if there are insufficient funds available, I/we agree that Ezidebit will not be held responsible for any fees and charges that may be charged by either my/our or its financial institution.

I/We acknowledge that there may be a delay in processing the debit if:-

- (1) there is a public or bank holiday on the day of the debit, or any day after the debit date;
- (2) a payment request is received by Ezidebit on a day that is not a banking business day in Queensland;
- (3) a payment request is received after normal Ezidebit cut off times, being 4:00pm Queensland time, Monday to Friday.

Any payments that fall due on any of the above will be processed on the next business day.

I/We authorise Ezidebit to vary the amount of the payments from time to time as may be agreed by me/us and the Business as provided for within my/our agreement with the Business. I/We authorise Ezidebit to vary the amount of the payments upon receiving instructions from the Business of the agreed variations. I/We do not require Ezidebit to notify me/us of such variations to the debit amount.



I/We acknowledge that Ezidebit is to provide at least 14 days' notice if it proposes to vary any of the terms and conditions of the Direct Debit Request or this DDR Service Agreement including varying any of the terms of the debit arrangements between us.

I/We acknowledge that I/we will contact the Business if I/we wish to alter or defer any of the debit arrangements.

I/We acknowledge that any request by me/us to stop or cancel the debit arrangements will be directed to the Business.

I/We acknowledge that any disputed debit payments will be directed to the Business and/or Ezidebit. If no resolution is forthcoming, I/we agree to contact my/our financial institution.

I/We acknowledge that if a debit is returned by my/our financial institution as unpaid, a failed payment fee is payable by me/us to Ezidebit. I/We will also be responsible for any fees and charges applied by my financial institution for each unsuccessful debit attempt together with any collection fees, including but not limited to any solicitor fees and/or collection agent fee as may be incurred by Ezidebit.

I/We authorise Ezidebit to attempt to re-process any unsuccessful payments as advised by the Business.

I/We acknowledge that certain fees and charges (including setup, variation, SMS or processing fees) may apply to the Direct Debit Request and may be payable to Ezidebit and subject to my/our agreement with the Business agree to pay those fees and charges to Ezidebit.

#### Credit Card Payments

I/We acknowledge that "Ezidebit" will appear as the merchant for all payments from my/our credit card. I/We acknowledge and agree that Ezidebit will not be held liable for any disputed transactions resulting in the non supply of goods and/or services and that all disputes will be directed to the Business as Ezidebit is acting only as a Direct Debit Agent for the Business. I/We acknowledge and agree that in the event that a claim is made, Ezidebit will not be liable for the refund of any funds and agree to reimburse Ezidebit for any successful claims made by the Card Holder through their financial institution against Ezidebit.

Ezidebit will keep your information about your nominated account at the financial institution private and confidential unless this information is required to investigate a claim made relating to an alleged incorrect or wrongful debit, or as otherwise required by law. Further information relating to Ezidebit's Privacy Policy can be found at [www.ezidebit.com.au](http://www.ezidebit.com.au)

I/we acknowledge that Credit Card Fees are a minimum of the Transaction Fee or the Credit Card Fee, whichever is greater as detailed on the Direct Debit Request.

I/We authorise:

- a) Ezidebit to verify details of my/our account with my/our financial institution; and
- b) my/our financial institution to release information allowing Ezidebit to verify my/our account details