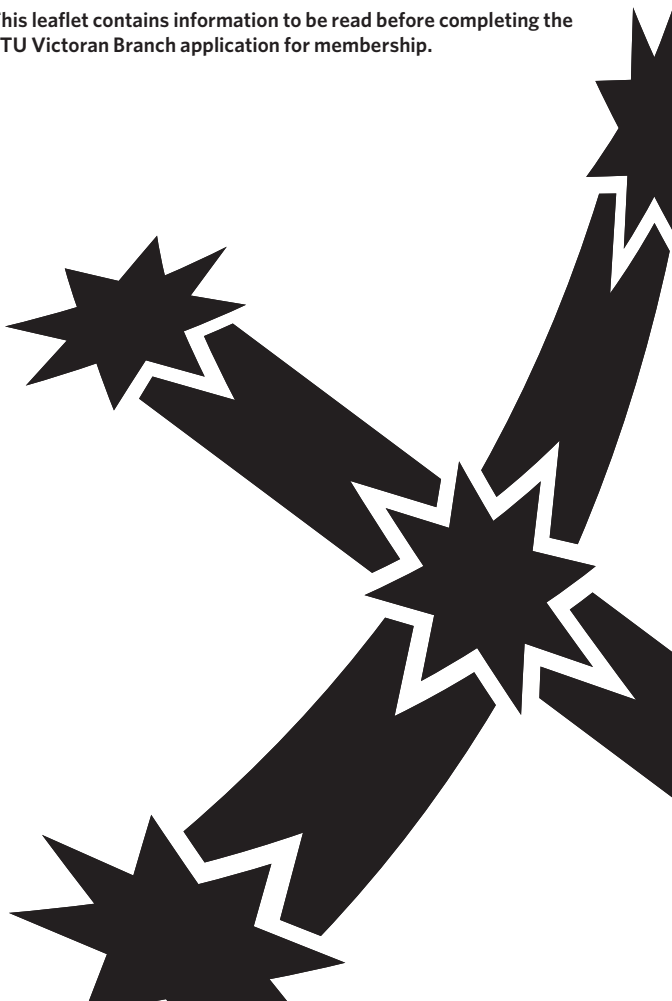




IMPORTANT INFORMATION

This leaflet contains information to be read before completing the ETU Victorian Branch application for membership.



Direct Debit Request Service Agreement (DDRSA)

By signing the Direct Debit Request, you authorise us to arrange for funds to be debited from your Account in accordance with the Agreement.

We will advise you 14 days in advance of any changes to the Direct Debit Request.

For all matters relating to the Direct Debit Request, including cancellation, alteration or suspension of drawing arrangements or to stop or defer a payment, or to investigate or dispute a previous payment, you should contact:

- (a) Electrical Trades Union of Australia

1st Floor, 200 Arden Street
North Melbourne VIC 3051

- (b) Allow 14 days for the amendments to take effect or to respond to a dispute.

If our investigations show that your Account has been incorrectly debited, we will arrange for the Financial Institution to adjust your Account accordingly. We will also notify you in writing of the amount by which your Account has been adjusted. If our investigations show that your Account has been correctly debited, we will respond to your query by providing you with reasons and copies of any evidence for this finding.

If we cannot resolve the matter, you can still refer it to your Financial Institution, which will obtain details from you of the disputed payment and may lodge a claim on your behalf.

You should be aware that:

- (a) direct debiting through the Bulk Electronic Clearing System (BECS) is not available on all accounts; and
- (b) You should check your Account details (including the Bank State Branch (BSB) number) directly against a recent statement from your Financial Institution.

If you are in any doubt, please check with your Financial Institution before completing the drawing authority.

It is your responsibility to ensure that:

- (a) sufficient cleared funds are in the Account when the payments are to be drawn;
- (b) the authorisation to debit the Account is in the same name as the Account signing instruction held by the Financial Institution where the Account is held;
- (c) suitable arrangements are made if the direct debit is cancelled:
- by yourself;
 - by your Financial Institution; or
 - for any other reason.

If the due date for payment falls on a day other than a Banking Business Day, the payment will be processed on the next Banking Business Day. If you are uncertain when the payment will be debited from your Account, please check with your Financial Institution.

For returned unpaid transactions, the following procedures or policies will apply:

- (a) we treat the payment as if it was never made;
- (b) services may be suspended until the outstanding charges are paid; and/or

(c) A fee may be applied for drawings that are returned unpaid. We reserve the right to cancel the Direct Debit Request at any time if drawings are returned unpaid by your Financial Institution.

All Customer records and Account details will be kept private and confidential to be disclosed only at your request or at the request of the Financial Institution in connection with a claim made to correct/ investigate an alleged incorrect or wrongful debit or otherwise as required by law.

Definitions

Unless otherwise defined, a term defined in the Agreement has the same meaning when used in this DDRSA and:

Account means the account nominated in the Direct Debit Request, held at your Financial Institution from which we are authorised to arrange for funds to be debited;

Agreement means the Terms and Conditions (including BPAY), including the schedules to those Terms and Conditions, as amended from time to time;

Direct Debit Request means the Direct Debit Request between us and you as amended from time to time;

Financial Institution is the financial institution where you hold the account nominated in your Direct Debit Request as the account from which we are authorised to arrange for funds to be debited;

We means Electrical Trades Union of Australia, Victorian Branch; and

You means the Customer/s who signed the Direct Debit Request.

Payment options information

Payments can be made on a weekly, fortnightly, monthly, six-monthly or yearly basis. Fees can be paid by EFTPOS, Credit Card, BPAY, Cheque, Money Order or Direct Debit.

Retain this section for your information

Section 141 (1) (d) of the *Fair Work (Registered Organisations) Act 2009* requires organisations to inform applicants for membership in writing of:

1. The financial obligations arising from membership.
2. The circumstances and the manner in which a member may resign from the organisation.

For the information of prospective members, the following is a summary of the rules in relation to the various financial obligations of union membership and the method by which a member may resign.

Financial obligations

Members are required to pay all obligations, fines and levies established under the rules of the union by National Council or Branch State Council meetings.

Membership subscriptions

Membership subscriptions can be paid by cash, cheque or periodic payments of dues from a bank, a credit union or similar institution, six-monthly or annually in advance. Six-monthly subscriptions are payable before 1 July and 1 January each year. For members paying by periodic payments from a bank, credit union or similar institution, they are financial if at the time of commencement of deduction from salary or periodic

payments they have paid all outstanding monies owing at the time of commencement of deductions.

Fines and levies

Any fine imposed by an appropriate body of the Union for a breach of the rules must be paid by the member, otherwise they will be unfinancial in accordance with the rules. The Branch Executive of the Branch State Council or the National Divisional Council may impose a levy on members to finance expenditure on a matter within the rules. Any levy imposed must be paid by the members, otherwise they will be unfinancial in accordance with the rules.

Exemption of subscription

Should any financial member be prevented from following his (her) avocation through unemployment or illness for a period of four weeks or more, the Divisional Branch Executive shall have the power to grant exemption from subscriptions in approved cases and may order a refund of any portion of a prepaid subscription, provided that in all such cases, application for exemption shall be made to the State Divisional Branch Secretary in writing within one month from the date of ceasing work.

Resignations

To resign from the Union you must provide us with a written resignation notice (the notice).

If you are resigning because you are no longer eligible to be a member of the Union, ie you have left the industry, then your resignation will take effect from:

- the date we receive your notice; or
- the date stated in your notice;
whichever date is later.

In all other cases your resignation will take effect from:

- two weeks after we receive your notice; or
- on the date stated in your notice;
whichever date is later.

Please note that dues must be paid until the resignation takes effect. Any dues owing after the resignation takes effect can (and will) be sued by the Union as a debt owing to it.

Electrical Trades Union of Australia Victorian Branch

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North Melbourne VIC 3051

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Fax: (03) 8329 0066

Email: etu.members@etuvic.com.au

Web: www.etuvic.com.au