



# Terms and Conditions

Full membership to the Australian Businesswomen's Network (ABN) is only available to individuals who purchase a Membership to our fee-based plan and who have agreed to these terms by making their initial payment, and as advertised on our website.

## As a Member, you agree as follows

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- i) To pay, using a valid credit card or debit card, the fixed and periodic charges and fees set out on this form (ie: the annual or monthly recurring fee).
- ii) All Fees are quoted in Australian dollars and are inclusive of any applicable GST.
- iii) By agreeing to these Terms and Conditions, you understand that your credit or debit card's details will be securely stored for the purpose of processing your (monthly) membership fee by our bank.

## Fees - Full Membership

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Membership:	Recurring Monthly Membership \$59 per month	Annual Membership \$590
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\*If your membership lapses for a period greater than 30 days due to insufficient funds or card declines, your membership may be cancelled.

## Your Commitment to Us

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- i) It is your responsibility to ensure that:
  - a) On the drawing date (the same day each month or the next business day for monthly memberships), there are sufficient funds in your nominated account,
  - b) You advise us if the nominated account is transferred or closed.

For the purposes of your use of our Membership, including identification and billing, you agree to provide us with true, accurate, current and complete information as required by the Membership or sign up process to our membership package, including your complete legal name, address, telephone number, email address and applicable billing information (e.g. credit card number and expiration date, and to allow us to share your Membership data with third parties for the purpose of verifying the information you provided and billing your credit card).

- ii) You agree to maintain and promptly update the Membership data to keep it accurate at all times.

Without limiting any other provision of this Agreement, if you provide any information that is untrue, inaccurate, or incomplete, or we have reasonable grounds to suspect that this is the case, we reserve the right to suspend or terminate your user account or Membership and refuse any and all current or future use by you of our online membership facility. You are obligated to login and check the "Login" feature of our Website ([www.abn.org.au](http://www.abn.org.au)) to determine whether your Membership data is current and accurate, and, if not, to correct or update your personal details.

- iii) You are entirely responsible for maintaining the confidentiality of your password and user account information.

You must notify us immediately in the event of any known or suspected unauthorised use of your user account, or any known or suspected breach of security, including loss, theft, or unauthorised disclosure of your or anyone else's password or credit card information. If your credit card expires, is cancelled, is lost or is subject to use without your authorisation, you will immediately contact our office on 1300 720 120 (+612 8332 5400) or via email: [info@abn.org.au](mailto:info@abn.org.au) to advise us of your situation.

If your drawing is returned by your financial institution, we may re-draw on your credit card/account after 2 business days, or contact you to arrange alternate payment. Any transaction fees incurred in respect of the above may be added to your account.

## Our Commitment to You

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After the initial terms of the arrangements made between us and agreed by you, we undertake to debit your nominated credit card/account for the agreed amount and frequency.

- i) The first drawing under the arrangement will occur at the time of purchasing your Membership. The second and subsequent monthly payment will be made on the same day of the month following your agreement to these Terms and Conditions.
- ii) If any drawing falls due on a non-business day, it will be charged to your credit card account on the next business day.
- iii) We will give you at least 14 days notice in writing, by email when changes to the initial terms of the arrangement are made. This notice will state the new amount, frequency, next drawing date and any other changes to the initial terms.
- iv) If you wish to discuss any changes to the initial terms, please contact us on 1300 720 120.
- v) Unless otherwise advised by you in writing in advance of the next billing period, your membership will automatically be renewed at our standard membership rates:

Membership:	Recurring Monthly Membership \$59 per month	Annual Membership \$590
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## Cancellation of Membership

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If you wish to cancel your membership, please contact our office at least 7 business days before the next billing cycle. Once your cancellation has been received it will be acknowledged by a written reply.

Cancellation received within 7 days of the billing date will be processed the following month. Please note that no refunds apply to cancellation of membership.

## Default

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In the event we cannot charge your credit card/account, we reserve the right to cancel your membership.

## Changes to Billing Details

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If you need to change/update your billing/credit card details, please contact our office on 1300 720 120 (+612 8332 5400) at least 7 business days prior to the next billing period. This functionality is unavailable online.

## Confidentiality

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All personal customer information held by us will be kept confidential except that information provided to our financial institution to initiate the drawing to your nominated credit card or debit card.

## Disputes

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If you believe that a drawing has been initiated incorrectly, we encourage you to take the matter up directly by contacting us during business hours on 1300 720 120 or +612 8332 5400 or by email to [info@abn.org.au](mailto:info@abn.org.au).

If you do not receive a satisfactory response to your dispute from us, contact your financial institution who will respond to you with an answer to your claim.

Thank you. It's our pleasure to have you in our community.



Suzi Dafnis  
Community Director  
Australian Businesswomen's Network