

Payment Plan Agreement

Debt Angel Solutions Pty Ltd (DAS) realises every situation and every client has different needs.

We are committed to supporting our clients' individual needs, as they navigate through and out the other side of their individual financial situation. As such we offer payment plan options to some of our clients, with a view to making the journey to financial freedom as smooth, painless, and achievable as possible.

To continue to support our clients if required, based on their individual circumstances and at management's discretion, a payment plan can be applied to allow clients the opportunity to pay their outstanding amount to Debt Angel Solutions in regular instalments over a period of time. Continuing to ensure the client has the capacity to meet the arrangements we have put in place with their creditors, in line with their "Get Out of Debt Strategy."

For clients to take advantage of the DAS Service Agreement – Standard Terms and Conditions offer, clients must agree and adhere to the following:

1. Regular payment amounts on an agreed date and frequency, by the usual payment method.
2. The Payment Plan will be reviewed on a regular basis in consultation with the client and their current financial position, to adjust payment amounts to clear the outstanding balance to DAS in a timely fashion, allowing the client to reach their goal of financial freedom as soon as they are able.
3. Stay in communication with DAS office and notify the Accounts Department of any changes to your circumstance if or when they occur.
4. Be committed to clearing your balance to DAS as soon as possible.
5. Remain coachable throughout the process.

The terms of this Payment Plan Agreement are an annexure to the DAS Service Agreement – Standard Terms and Conditions and by entering into the Payment Plan Agreement, you, the client, acknowledge that you are required to adhere to the above obligations.

Per the DAS Service Agreement – Standard Terms and Conditions, breach of the Agreement can result in suspension or termination of services provided to the client by DAS and/or the commencement of collection activity or legal action for recovery of any outstanding amount.

As with all DAS services, **Communication is Key!** Much like a handshake, we will help you get your situation sorted and expect you uphold the Agreement.

If for any reason you are unable to meet your Payment Plan Agreement obligations, please let DAS Accounts Department know at least two (2) business days prior to the scheduled payment date. Your payment can then be rescheduled to avoid any additional fees and charges being applied due to dishonoured payments.

It is important to note; we are in the business of saving our clients' money and getting them out of debt, so if you, the client, drop out of communication or we are required to reschedule multiple Payment Plan Agreements due to dishonoured/missed payments you may incur an administration fee payable to DAS and/or the direct debit service provider.

By entering the Payment Plan Agreement, you acknowledge and accept the conditions of the offer and that you have been advised accordingly.

With that said we are excited that you are now starting to see the results of your "Get Out of Debt Strategy" in motion and are now closer to living a debt free life.