



Direct Debit Application

Request and Authority to debit

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|--|
| Surname or Company Name: |
| Given Name or ABN/ARBN: |
| "you" request and authorise insert debit username and user id to arrange, through its own financial institution, a debit to your nominated account any amount insert debit user name has deemed payable by you. |
| Total Agreed Invoice Amount: |
| Frequency: |
| Periodic Amount: |
| This debit or charge will be made through the Bulk Electronic Clearing System (BECS) from your account held at the financial institution you have nominated below and will be subject to the terms and conditions of the Direct Debit Request Service Agreement. |

Financial Institution at which your account is held

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|--------------------------------|
| Financial Institution Name: |
| Financial Institution Address: |

Details of Account to be debited

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|------------------------|
| Name(s) on account: |
| BSB Number (6 digits): |
| Account Number: |

Acknowledgement

By signing and/or providing us with a valid instruction in respect to your Direct Debit Request, you have understood and agreed to the terms and conditions governing debit arrangements between you and insert debit user name as set out in this Request and in your Direct Debit Request Service Agreement

| | |
|-------------|-----------|
| Print Name: | Position: |
| Signature: | |
| Print Name: | Position: |
| Signature: | |

Definitions

account means the account held at your *financial institution* from which we are authorised to arrange for funds to be debited.

agreement means this Direct Debit Request Service Agreement between *you* and *us*.

banking day means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.

debit day means the day that payment by *you* to *us* is due.

debit payment means a particular transaction where a debit is made.

direct debit request means the Direct Debit Request between *us* and *you*.

us or **we** means **insert debit username**, (the Debit User) *you* have authorised by requesting a *Direct Debit Request*.

you means the customer who has signed or authorised by other means the *Direct Debit Request*.

your financial institution means the financial institution nominated by *you* on the DDR at which the *account* is maintained.

Debiting your account

By signing a *Direct Debit Request* or by providing *us* with a valid instruction, *you* have authorised *us* to arrange for funds to be debited from *your account*. *You* should refer to the *Direct Debit Request* and this *agreement* for the terms of the arrangement between *us* and *you*.

We will only arrange for funds to be debited from *your account* as authorised in the *Direct Debit Request*.

or

We will only arrange for funds to be debited from your account if we have sent to the address nominated by you in the Direct Debit Request, a billing advice which specifies the amount payable by you to us and when it is due.

If the *debit day* falls on a day that is not a *banking day*, we may direct *your financial institution* to debit *your account* on the following *banking day*. If *you* are unsure about which day *your account* has or will be debited you should ask *your financial institution*.

Amendments by us

We may vary any details of this *agreement* or a *Direct Debit Request* at any time by giving *you* at least fourteen **(14) days** written notice.

Amendments by you

You may change*, stop or defer a debit payment, or terminate (cancel) this agreement at any time by providing us with at least **insert number of days days** notification by writing to:

insert debit user contact details; OR

by telephoning us on **insert number** during business hours; OR

arranging it through your own financial institution, which is required to act promptly on your instructions.

*Note: in relation to the above reference to 'change', your financial institution may change your debit payment only to the extent of advising us **insert debit username** of your new account details.

Your obligations

It is *your* responsibility to ensure that there are sufficient clear funds available in *your account* to allow a *debit payment* to be made in accordance with the *Direct Debit Request*.

If there are insufficient clear funds in *your account* to meet a *debit payment*:

- a) *you* may be charged a fee and/or interest by *your financial institution*;
- b) *you* may also incur fees or charges imposed or incurred by *us*; and
- c) *you* must arrange for the *debit payment* to be made by another method or arrange for sufficient clear funds to be in *your account* by an agreed time so that *we* can process the *debit payment*.

You should check *your account* statement to verify that the amounts debited from *your account* are correct.

Dispute

If you believe there has been an error in debiting *your account*, you should notify us directly on **insert debit user contact details** and confirm that notice in writing with us as soon as possible so that we can resolve your query more quickly. Alternatively, you can take it up directly with your financial institution.

If we conclude as a result of our investigations that *your account* has been incorrectly debited, we will respond to *your query* by arranging for *your financial institution* to adjust *your account* (including interest and charges) accordingly. We will also notify you in writing of the amount by which *your account* has been adjusted.

If we conclude as a result of our investigations that *your account* has not been incorrectly debited, we will respond to *your query* by providing you with reasons and any evidence for this finding in writing.

Account

You should check:

- a) with *your financial institution* whether direct debiting is available from *your account* as direct debiting is not available through BECS on all accounts offered by financial institutions.
- b) *your account details* which you have provided to us are correct by checking them against a recent *account statement*; and
- c) with *your financial institution* before completing the *Direct Debit Request* if you have any queries about how to complete the *Direct Debit Request*.

Confidentiality

We will keep any information (including *your account details*) in *your Direct Debit Request* confidential. We will make reasonable efforts to keep any such information that we have about you secure and to ensure that any of our employees or agents who have access to information about you do not make any unauthorised use, modification, reproduction or disclosure of that information.

We will only disclose information that we have about you:

- a) to the extent specifically required by law; or
- b) for the purposes of this *agreement* (including disclosing information in connection with any query or claim).

Notice

If you wish to notify us in writing about anything relating to this *agreement*, you should write to **Insert debit user contact details**

We may send notices either electronically to your email address or by ordinary post to the address you have given us.

If sent by mail, communications are taken to be received on the day they would be received in the ordinary course of post.

