

| Debit User  | ID     |
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| BankSA – A Division of Westpac Banking Corporation (“we” or “us”)<br>ABN 33 007 457 141 AFSL 233714<br>4-16 Montgomery Street, Kogarah NSW 2217 | 106209 |

You have entered or are about to enter into an arrangement under which you make payments to us. You want to make those payments by use of the Direct Debit System.

This agreement sets out the terms on which we accept and act under a Direct Debit Request (“your Direct Debit Request”) you give us to debit amounts from your account under the Direct Debit System. It is additional to the arrangement under which you make payments to us.

Please ensure you keep a copy of this agreement as it sets out certain rights you have against us and certain obligations you have to us due to giving us your Direct Debit Request.

**When we are bound by this agreement.**

1. We agree to be bound by this agreement when we receive your Direct Debit Request complete with the particulars we need to draw an amount under it.

**What we agree and what we can do.**

2. We only draw money out of your account in accordance with the terms of your Direct Debit Request.
3. On giving you at least 14 days’ notice, we may:
  - change our procedures in this agreement;
  - change the terms of your Direct Debit Request; or
  - cancel your Direct Debit Request.
4. You may ask us to:
  - alter the terms of your Direct Debit Request;
  - defer a payment to be made under your Direct Debit Request;
  - stop a drawing under your Direct Debit request; or
  - cancel your Direct Debit Request, and change your payment method by:
    - Attending your nearest branch and completing a form at least fourteen business days before a payment is due under your Direct Debit Request.

**Please Note:** By cancelling your DDR this may alter the monthly amount payable to us. Please discuss this with the Customer Service Consultant.

5. You may dispute any amount we draw under your Direct Debit Request by contacting us at your nearest branch, quoting your account number and providing details of your dispute.
6. We deal with any dispute under clause 5 of this agreement as follows:
  - The Customer Service Officer will endeavour to resolve your problem. If the dispute cannot be resolved by the officer your dispute will be raised with the relevant department who will be in contact with you about your dispute within 14 working days. We endeavour to resolve your dispute and refund the dispute amount (where applicable), within one month of receiving your inquiry.
7. If the day on which you must make any payment to us is not a business day, we draw on your account under your Direct Debit Request on the next business day.
8. If your financial institution rejects any of our attempts to draw an amount in accordance with your Direct Debit Request, we will advise you in writing and you will need to make alternate arrangements to make the payment.  
If we incur any fees from your financial institution as a result of the rejected payment these will be passed onto you.
9. We will not disclose to any person any information you give us on your Direct Debit Request, which is not generally available, unless:
  - you dispute any amount we draw under your Direct Debit Request and we need to disclose any information relating to your Direct Debit Request or to any amount we draw under it to the financial institution at which your account is held or the financial institution which sponsors our use of the Direct Debit System or both of them;
  - you consent to that disclosure; or
  - we are required to disclose that information by law.

**What you should consider.**

10. Not all accounts held with a financial institution are available to be drawn on under the Direct Debit System.
11. Before you complete your Direct Debit Request, it is best to check account details against a recent statement from your financial institution to ensure the details on your Direct Debit Request are completed correctly.
12. It is your responsibility to ensure there are sufficient clear funds available in your account, by the due date on which we draw any amount under your Direct Debit Request, to enable us to obtain payment in accordance with your Direct Debit Request.
13. We request you to direct:  
all enquiries and requests relating to your Direct Debit Request to us or your Financial Institution.

By signing this document, I/we authorise **BankSA – A Division of Westpac Banking Corporation – Debit User Number 106209** – the Debit User, to debit my/our account, detailed in the Schedule below, with any amount, through the Direct Debit System, I/we must pay you when due under the arrangement between us.

This authority is to remain in force until further notice.

## Privacy Statement

### Personal information

We collect personal information from you to process your application, provide you with your product or service, and manage your product or service. We may also use your information to comply with legislative or regulatory requirements in any jurisdiction, prevent fraud, crime or other activity that may cause harm in relation to our products or services and help us run our business. We may also use your information to tell you about products or services we think may interest you.

If you do not provide all the information we request, we may need to reject your application or we may no longer be able to provide a product or service to you.

We may disclose your personal information to other members of the Westpac Group, anyone we engage to do something on our behalf and other organisations that assist us with our business.

We may disclose your personal information to an entity which is located outside Australia. Details of the countries where the overseas recipients are likely to be located are in our privacy policy.

As a provider of financial services, we have obligations to disclose some personal information to government agencies and regulators in Australia, and in some cases offshore. We are not able to ensure that foreign government agencies or regulators will comply with Australian privacy laws, although they may have their own privacy laws. By using our products or services, you consent to these disclosures.

We are required or authorised to collect personal information from you by certain laws. Details of these laws are in our privacy policy.

Our privacy policy is available at [banksa.com.au](http://banksa.com.au) or by calling 13 13 76. It covers:

- how you can access the personal information we hold about you and ask for it to be corrected;
- how you may complain about a breach of the Australian Privacy Principles or a registered privacy code and how we will deal with your complaint;
- how we collect, hold, use and disclose your personal information in more detail.

We will update our privacy policy from time to time.

### Other acknowledgments and consents

- We may confirm the details of the information provided in this application which includes contacting your employer to confirm salary, address or other personal details.
- Where you have provided information about another individual, you must make them aware of that fact and the contents of the Privacy Statement.
- This application form is not an offer or acceptance of credit.

### Information about products and services

We will use your personal information to contact you or send you information about other products and services offered by the Westpac Group or its preferred suppliers.

### Definitions

'We', 'our', 'us' means BankSA – A Division of Westpac Banking Corporation ABN 33 007 457 141.

'Westpac Group' means Westpac Banking Corporation and its related bodies corporate.

**The Schedule**

Financial Institution Name

Address

Account Title

BSB Number

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Account Number

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**Commercial Bank Account to be Credited**

Account Title

BSB Number

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Signed by

Signature

Signed by

Signature

Date