

Direct Debit Request Service Agreement for Credit Card Account

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 for the purpose of making payments on a credit card account. The account details are on your Direct Debit Request.

This agreement 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 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. We give you a statement every month, which shows the amounts credited to your credit card account which we draw under your Direct Debit Request.
4. On giving you at least 25 days' notice, we may:
 - change our procedures in this agreement;
 - change the terms of your Direct Debit Request; or
 - cancel your Direct Debit Request.

For example, and without limiting when we may cancel your Direct Debit Request, we may cancel your Direct Debit Request if we cannot draw an amount in accordance with your Direct Debit Request on at least two consecutive occasions.

5. 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,

by attending your local branch and completing a form at least 10 working days before a payment is due under your Direct Debit Request.

6. You may dispute any amount we draw under your Direct Debit Request by contacting us on 13 13 76 with your credit card account number and details of the disputed amount. Also, you may dispute a drawing with your financial institution.
7. We deal with any dispute under clause 6 of this agreement as follows:
 - we use internal reports to confirm dispute details and contact the other financial institution where necessary; and

- we undertake to complete inquiries, resolve disputes and inform you within seven business days of receiving your inquiry on the disputed amount if the disputed transaction is less than 12 months old and one month if the disputed transaction is more than 12 months old.

8. 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.
9. We may credit your credit card account with a payment amount before we seek to draw the payment in accordance with your Direct Debit Request. If that drawing is rejected, we may reverse the credit we made to your credit card account.
10. If your financial institution rejects any of our attempts to draw an amount in accordance with your Direct Debit Request, we will inform you in writing and you will need to make alternate arrangements to make the payment. We may charge you a fee if our attempt to make a drawing under your Direct Debit Request is rejected.

What you should consider

11. Not all accounts held with a financial institution are available to be drawn on under the Direct Debit System.
12. 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.
13. Please enquire of your financial institution, if you are uncertain when your financial institution processes an amount we draw under your Direct Debit Request on a day which is not a business day.
14. You are responsible 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.
15. You may direct:
 - any requests to stop or cancel your direct debit request to us or your financial institution; and
 - any enquiries relating to any dispute under clause 6 of this agreement to us or your financial institution.

Branch Use Only

Branch

Contact No.

Staff Name

Employee No.



Fax:
(08) 8424 7370