

**CUSTOMER CHECKLIST**

What to do:

- Complete each section of this application
- Accounts listed must be in the Credit User Name entered in section 3
- A new form will be required for each entity requiring Credit Direct Entry
- Signatories from the Primary Company who have originally registered for Business Banking Online must sign the Signing Clause section 3
- Lodge with your Relationship Manager, or drop into your nearest branch
- For assistance, contact our helpdesk on 1300 554 004

*This form should only be completed by companies who wish to process credit Direct Entry (DE) file payments.*

*Please complete a new form for each company that is required to process Direct Entry (DE) files.*

*A credit Direct Entry (DE) file enables the payment of multiple creditors, employees or other third parties by transferring funds to multiple bank accounts in Australia with a single file. This will result in a single debit to your account.*

**1. Primary Company Details**

Name of Company, Partnership or Sole Trader

ABN/ACN

GCIS (Bank use only)

**2. Credit User Application**

To: **BankSA - A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714** ("User FI") and to each Participating Member and Appointor (as those expressions are defined in the Regulations of the Bulk Electronic Clearing System (CS2)) which from time to time participate in the Bulk Electronic Clearing System (CS2) ("**BECS**").

("Credit User") (Company's Name) (APCA only allow a maximum of 50 characters for the Credit User name)

HEREBY APPLIES to become a Credit User in BECS from time to time operated by the Participating Members (which include the User FI).

The Credit User HEREBY ACKNOWLEDGES that the User FI is at liberty to accept or decline this Application.

If the Application is accepted by the User FI and any financial institution thereafter accepts and acts on instructions given by the Credit User in connection with BECS by use of that financial institution's BSB Number, the Credit User AGREES that in consideration thereof, subject to any warranties implied by statute into a contract for the supply of services between the User FI and the Credit User which cannot be excluded, restricted or modified by a term of the contract, it shall become bound to each such financial institution in the following manner:

1. The Credit User shall comply with all the obligations of a Credit User of BECS as advised by the User FI and any amendment, modification or replacement thereof from time to time issued by the User FI or by any other Participating Member or Appointor which may hereafter become the User FI in respect of the Credit User.
2. The Credit User shall obtain from every customer of a financial institution whose account the Credit User wishes to instruct that financial institution to credit through BECS, the correct title and account number of that customer's account, and shall correctly include such particulars in the acceptable media containing the Credit User's instructions.
3. The Credit User hereby agrees to indemnify and keep indemnified each Participating Member and Appointor, which from time to time participates in BECS, from and against all losses, outgoings, demands, damages, actions, suits and proceedings whatsoever, arising directly or indirectly out of or in connection with any failure by the Credit User, or a Bureau acting for the Credit User, to observe any obligations of a Credit User in respect of BECS.
4. If the Credit User with the prior written approval of the User FI engages a Bureau to prepare and/or lodge acceptable media by which the Credit User's instructions are given to a financial institution, the Credit User's obligations will not be in any way affected by its engagement of a Bureau or the User FI's approval thereto.
5. The performance of the Credit User's obligation in respect of BECS may be enforced by any Participating Member or Appointor, which from time to time participates in BECS or by the User FI on behalf of any of them.
6. The termination by Participating Member or Appointor of the direct credit arrangements between the Credit User and that financial institution will not affect the Credit User's obligations in respect of BECS to each Participating Member or Appointor which from time to time participates in BECS.
7. All implied conditions and warranties (statutory or otherwise) except for warranties or conditions implied by law upon the User FI which are not capable of being excluded from the agreement between the Credit User and the User FI in respect of BECS and save as aforesaid there are no understandings, agreements, representations, conditions or warranties expressed or impliedly given by the User FI, not specified herein, which relate to BECS or the services to be provided by the User FI, or any Participating Member or Appointor pursuant to BECS.

The Credit User certifies that the foregoing undertakings are within the power of the Credit User to give.

### 3. Primary Company Signing Clause.

Two of the Primary Company's Directors or a Director and a Company Secretary or two nominated Authorised Signing Representatives must sign this clause. A Sole Trader may sign independently.

#### Authorised Signing Representatives

Name of Director / Company Secretary / Authorised Signing Representative 1

(Print) \_\_\_\_\_ Signature \_\_\_\_\_

Date \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Name of Director / Company Secretary / Authorised Signing Representative 2

(Print) \_\_\_\_\_ Signature \_\_\_\_\_

Date \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Note: The Authorised Signing Representatives can only sign above if they have been previously nominated by the Primary Company on the Business Banking Online Application Form.

Signed for and behalf of

\_\_\_\_\_  
("Credit User") (Company's Name)

Account Number 1

ABN

Account Number 2

Account Number 3

Note: All accounts nominated above must all be in the same name as indicated in Section 1 of this application.

#### BankSA Branch Use Only

Date Received

\_\_\_\_ / \_\_\_\_ / \_\_\_\_

Staff must complete this section prior to lodgement to BBO Administration.

Credit User Name (Primary Company Name)

Primary Company GCIS No.

\_\_\_\_\_  
(Verify that section 1 of application matches GHS/CHS)

\_\_\_\_\_  
(check GHS/CHS)

Signatories in the Primary Company Signing Clause have been verified (Section 3 of application)

Yes

Verify accounts listed have been opened in the Credit User name (check GHS/CHS)

Yes

Application/Form faxed to BBO Admin?

Yes  No

Receiving Branch/Dept

Staff Name (who has verified this application) – Please print

Employee No.

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

RM Name (if applicable) – Please print

RO Code

\_\_\_\_\_

\_\_\_\_\_

Branch Stamp

Fax completed applications to:  
**BBO Admin on (02) 9995 8014**

**Retain original form in branch.**