

Direct Debit Request and Direct Debit Request Service Agreement.

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This is your Direct Debit Service Agreement with Westpac Banking Corporation ABN 33 007 457 141 (we, us). It explains what your obligations are when undertaking a Direct Debit arrangement with us. It also details what our obligations are to you as your Direct Debit provider. It forms the terms and conditions of your Direct Debit Request.

Direct Debit Request.

You request and we will arrange a debit to the bank account associated with your Biz Invoice (Nominated Account) of the amount specified in the invoice we will send you to pay the fees for the use of BPAY Payments with Biz Invoice.

This debit or charge will be made by us through the Bulk Electronic Clearing System Framework from your Nominated Account and will be subject to the terms and conditions of the Direct Debit Request and this Direct Debit Request Service Agreement.

By applying to a Biller Code and the use of BPAY Payments with Biz Invoice, you confirm to Westpac Banking Corporation your valid instruction of the Direct Debit Request and you acknowledge confirm that:

- you are authorised to operate the Nominated Account; and
- you have understood and agreed to the terms and conditions governing the debit arrangements between you and the Bank as set out in the Direct Debit Request and Direct Debit Request Service Agreement.

Bank's commitment to you:

- We will only arrange for funds to be debited from your account if we have provided you a billing advice which specifies the amount payable by you to us and when it is due and in accordance with your Direct Debit Request.
- Subject to any unforeseen interruption to processing in our systems, your payments will be automatically taken from your nominated account on the first business day of the month.
- We will provide you notices by sending them to the email address used for Biz Invoice. Any notice will be deemed to have been received on the second banking day after sending.
- We will give you at least 14 days' notice in writing of any changes to the terms of the drawing arrangements.

We will keep all information relating to your Nominated Account confidential, except where required for the purposes of conducting direct debits or in connection with claims made on us relating to an alleged incorrect debit.

Your commitment to the Bank:

- It is your responsibility to ensure that there are sufficient funds available in the Nominated Account to allow payments to be made in accordance with your Direct Debit Request.
- If we cannot withdraw the nominated amount from your account (for example, there's not enough money in your account):
 - we may dishonour the withdrawal. You should check the Terms and Conditions of the Nominated Account to see whether dishonour fees apply.
 - You must arrange for the debit payment to be made by another method or arrange for sufficient clear funds to be in the Nominated Account by an agreed time so that we can process the debit payment
- You should check the account statement for the Nominated Account to verify that the amounts debited from the Nominated Account are correct.
- If your direct debit arrangements are cancelled for any reason, you need to arrange an alternative method of making the repayment.

Can You Change the Direct Debit Repayment Arrangements?

You may cancel or suspend the Direct Debit Request, or change, stop, or defer an individual debit payment at any time by providing us with instructions subject to the terms and conditions of:

- the Nominated Account;
- Biz Invoice;
- Biz Invoice BPAY Sub-biller agreement;

This instruction must be given at least 7 days before your next scheduled repayment.

You can provide your instructions for these changes by calling us on 132 142 during business hours.

Other Information:

- We reserve the right to cancel the drawing arrangements if three consecutive drawings are dishonoured, and to arrange with you an alternative payment method.
- If your due date falls on a weekend or a national public holiday, we will automatically debit your nominated account on the next business day.
- If you believe there has been an error in debiting your nominated account, please contact us as soon as possible on 132 142.

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