

Step 4: Privacy Statement

All personal information and credit-related information we collect about you is collected, used and disclosed by us in accordance with our Privacy Statement which is available at westpac.com.au/privacy/privacy-statement or by calling us on 132 032. Our Privacy Statement also provides information about how you can access and correct your personal information, and make a complaint. You do not have to provide us with any personal information or credit information but, if you don't, we may not be able to process your application.

Step 5: Authorisation of Direct Debit Loan Repayment

Customer's signature(s)

I/We have read and accept the Direct Debit Request Service Agreement Terms and Conditions.

(all account holders to sign)

Name (please print)

Signature (1)

Date

Name (please print)

Signature (2)

Date

Return this form to:

Email: commercialcards@westpac.com.au

Branch: Hand in at any Westpac Branch

Please retain a copy of the Service Agreement enclosed for future reference

Branch/Office Use Only

Where payment method is to be by Direct Debit Request, a Direct Debit Request Service Agreement was issued to customer on:

Employee Number

Contact Number

Date

Service Agreement – Bank Copy

Direct Debit Request Service Agreement – Terms and Conditions

This Direct Debit Request ('DDR') Service Agreement is issued by the Bank, to help you understand your rights and responsibilities when making automatic loan repayments by direct debit.

Our Commitment To You

- Statements will be issued every month.
- We will give you at least 14 days notice if we need to change your direct debit arrangements.
- We will keep all information relating to your nominated financial institution account confidential, except where required for the purposes of conducting direct debits with your financial institution.

Your Commitment To Us

- Direct debit is not available on all accounts. Before completing this DDR, please ensure that your nominated account can accept direct debits and please check your nominated account details against a recent statement of account. We are unable to direct debit any interest bearing accounts, including and not limited to savings accounts. If you are unsure about these details, check with your nominated financial institution.
- Please ensure that there are sufficient funds available in the nominated account, on the due date, to cover the direct debit.
- You need to let us know as soon as possible, if the nominated account is transferred or closed, or your account details change.
- If your direct debit arrangements are cancelled for any reason, you need to arrange an alternative method of making the repayment.
- Please ensure that all account holders nominated on the financial institution account to be debited, sign the Flexi Loan Repayment Direct Debit Request form.

Can You Change The Direct Debit Repayment Arrangements?

Any changes that you would like to make are subject to the Terms and Conditions of the Flexi Loan account.

Manual Payments.

Apart from reducing your final payment, any manual payments you make will not reduce or stop your ongoing Direct Debit commitments. Should you wish to stop or amend a specific Direct Debit, you will need to contact us at least 2 days before the end of the statement period, in which you are making your request, and the changes will take effect in the next statement period.

You need to give us at least 2 days' notice before the end of the statement period, in which you are making the request, and the changes will take effect in the next statement period, for any of the following:

- stopping an individual repayment;
- deferring a repayment;
- suspending future repayments;
- changing the nominated account to be debited;
- cancelling the repayments completely; or
- altering the repayment amount.

You can make all of these changes by calling us on 132 651, or if you are registered for Internet Banking, go to the "Maintain your Account" tab and select "Set up Direct Debit". You may also stop an individual repayment or cancel your Direct Debit Request by contacting the financial institution where your nominated account is held.

If you consider that a direct debit repayment has been initiated incorrectly, or if you don't understand any aspect of the direct debit procedure, you should contact us on the number above.

Service Agreement – Bank Copy (continued)

Other Information

- If your due date for a loan repayment falls on a weekend, a National Public Holiday or 29th, 30th or 31st day which may not exist within certain months, we will automatically direct debit the repayment on the next business day. Please check with your nominated financial institution if you are unsure as to when a debit will be processed to your nominated account.
- If your financial institution cannot withdraw the nominated amount from your account (for example there is not enough money in your account) they may dishonour the withdrawal. Please check the Terms and Conditions of your account to see whether dishonour fees apply. The Bank reserves the right to cancel the drawing arrangements if three consecutive drawings are dishonoured by the nominated financial institution, and to arrange with you an alternative payment method.
- Please refer to your Flexi Loan Repayment Direct Debit Request form to confirm your Direct Debit Loan Repayment instructions.

Feedback and Complaints

Delivering on our service promise.

We're constantly striving to provide the best possible service, and we'll do our best to resolve any concern you have efficiently and fairly.

Our commitment to you.

If you're ever unhappy about something we've done – or perhaps not done – please give us the opportunity to put things right.

Our aim is to resolve your complaint within 5 business days, and where possible we will resolve your complaint on the spot. If we need additional time to get back to you, we will let you know. Should we be unable to resolve your concern at your first point of contact, we will then refer the complaint to our dedicated Customer Managers in our Customer Solutions team.

Our Customer Solutions Customer Managers are here to find a solution for you and will ensure that you're regularly updated about the progress we are making to resolve your complaint.

You can contact us:

Over the phone:

Please call us from anywhere in Australia on 132 032.

If you are overseas, please call +61 2 9155 7700.

By post:

You can write to us at:

Westpac Customer Solutions

Reply Paid 5265, Sydney NSW 2001

In Branch:

If you prefer to tell us in person, go to our website to locate your nearest branch.

Online:

Email us at westpaccustomersolutions@westpac.com.au

For further information go to our website and search 'Feedback and Complaints'.

If you are still unhappy.

If you are not satisfied with our response or handling of your complaint, you can contact the external dispute resolution scheme, the Australian Financial Complaints Authority (AFCA).

Australian Financial Complaints Authority

The Australian Financial Complaints Authority (AFCA) provides a free and independent service to resolve complaints by consumers and small businesses about financial firms (e.g. banks), where that complaint falls within AFCA's terms of reference.

The contact details for AFCA are set out below.

Australian Financial Complaints Authority

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678 (free call)

Post: Australian Financial Complaints Authority
GPO Box 3 Melbourne VIC 3001

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