



Direct Debit Request: Personal Loan Repayment

This form allows you to nominate an account from which you would like us to withdraw loan repayments. Please read the Direct Debit Request Service Agreement (overpage) before completing steps 1 to 5 below and returning to Westpac.

Step 1: Your details and personal loan account details

Full name

Residential address

Contact phone number

Personal Loan account number

Email

Step 2: Details of the account to be debited

Name and address of financial institution at which the account is held

Account name(s)

BSB number

Account number

Step 3: Monthly repayment options

I/We would like Westpac to debit my/our nominated account on the monthly payment date for the minimum monthly payment specified in the Personal Loan contract.

I/We would like Westpac to debit my/our nominated account on the monthly payment date for an amount higher than the minimum monthly payment specified in the Personal Loan contract.

Please specify amount

\$

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: Your authority

I/We authorise and request Westpac Banking Corporation (User ID 039159) to debit my/our account referred to below with my/our nominated repayment amount through the Bulk Electronic Clearing System.

I/We accept the Direct Debit Request Service Agreement.

(all account holders to sign)

Name (please print)

Name (please print)

Signature (1)

Signature (2)

Date

Date

Step 6: 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:

Date

Employee number

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Contact number

Service Agreement – Customer Copy

Please retain this page for future reference.

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.

Westpac's commitment to you

- We will debit your nominated account in accordance with your Direct Debit Request.
- 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 account confidential, except where required for the purposes of processing Direct Debits with your financial institution, or in connection with claims made on us relating to an alleged incorrect debit.

Your commitment to Westpac

- Please ensure that direct debits can be made from your nominated account as direct debiting is not available on all accounts. We are unable to direct debit any interest bearing accounts, including and not limited to savings accounts. If you are uncertain about this, please check with the financial institution where your account is held.
- Please check your nominated account details against a recent statement before completing the Direct Debit Request.
- Please ensure that there are sufficient funds available in the nominated account to allow payments to be made in accordance with your Direct Debit Request.
- 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 for the nominated account sign the Direct Debit Request.

Can you change the direct debit repayment arrangements?

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 7 business days in advance of your next Direct Debit.

- You need to give us 7 days' notice before your next monthly payment date for any of the following:
 - stopping an individual repayment;
 - deferring a repayment;
 - suspending future repayments;
 - cancelling the repayments completely; or
 - altering the repayment amount.

You can make all of these changes by calling us on 132 651. You may also stop an individual repayment or cancel your Direct Debit Request by contacting the financial institution where your nominated account is held.

Other information

- If your due date for a loan repayment falls on a weekend or a national public holiday, we will automatically debit your nominated account on the next business day. If you're uncertain as to when a debit will be processed from your nominated account, please check with the financial institution where your nominated account is held.
- If your financial institution cannot withdraw the nominated amount from your account (for example, there's not enough money in your account), they may dishonour the withdrawal. We reserve the right to cancel the direct debit arrangements if three consecutive drawings are dishonoured by your financial institution and to arrange with you an alternative payment method.
- If you believe there has been an error in debiting your nominated account, please contact us as soon as possible on 132 651.

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