

## BusinessChoice Facility Autopay Request Form (Direct Debit Request)

COMPLETE THIS FORM TO REQUEST FOR OR CHANGE AN EXISTING AUTOPAY SET UP

### 1 Details of your Facility

Type of business (please tick ✓):  Sole trader  Partnership  Company  Trust  Other

New Facility

Facility number (if existing)

Business/Company name

Billing account number (if existing, 16 digits)

These questions will identify or help in identifying the facility

### 2 How would you like to make your repayment? (please tick ✓)

Full monthly payment plan (mandatory for BusinessChoice Everyday Charge Card)

> Each month, the full closing balance on your credit card will be paid

Percentage of Closing Balance Plan

>  % (minimum 3% for all Westpac credit cards). Please show the percentage of your closing balance you would like to pay each month. The amount that you will pay each month under this option will be the greater of the specified percentage of the closing balance and the contractual minimum repayment amount (which may include the amount of any unpaid past due amount and/or overlimit amounts).

Set Monthly Amount Plan

> \$  (minimum \$10) Please show the amount you would like to pay off your closing balance each month (if the closing balance is less than the set amount, only the closing balance will be paid). The amount that you will pay each month under this option will be the greater of the specified amount and the contractual minimum repayment amount (which may include the amount of any unpaid past due amount and/or overlimit amounts).

> Customer to choose when they would like the payment made after statement has issued (from minimum 2 to maximum 15 days).

### 3 What are the details of your Account to be debited?

Details of the Bank or Financial Institution at which your nominated account is held:

Name of Bank/Financial Institution

Address of Bank/Financial Institution

Suburb / Town

State

Postcode

I/We request you, until further notice in writing, to debit my/our account described below, amounts which **Westpac Banking Corporation** (the User) User ID Number **008697** may be debit or charge me/us through the Direct Debit System.

Name of account which is to be debited

BSB

Account number

#### 4 Authorisation of Direct Debit Card Autopay Request.

This Authorisation must be completed by the following people for the appropriate business type:

Company (Including any company acting as a trustee) – Sole Directors or 2 Directors or 1 Director and 1 company Secretary

Partnership – 2 Partners

Sole Trader – the Sole Trader

Trust with non-corporate trustee/s – Trustee/s

Other – Authorised signatory/ies as Principal/s

This form must be signed in accordance with the current authorisation held by Westpac. Westpac will not act on these instructions unless the signatories who sign this form are authorised to do so under the current authorisation and in the manner stated in the authorisation.

Customer's signature (if the account to be debited is a joint account, both account signatures may be required)

Name (please print)

Signature 1

Date

Name (please print)

Date

Our privacy policy is available at [westpac.com.au](http://westpac.com.au) or by calling **132 032** and covers how we handle your personal information.

#### 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 credit card repayments by direct debit.

##### Our Commitment To You

- 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 purpose of conducting direct debits with your financial institution.
- If you have made a payment onto your card that places your card into credit or results in a zero balance at the Autopay due date, no transaction from Autopay will take place. If, however, you make an additional payment into your card account, that still leaves a debit balance on your card at the Autopay due date, your Autopay arrangements for the month may change, so that your account does not go into credit.

##### Your Commitment To Us

- Please ensure that your nominated account can accept direct debits.
- Please ensure that there are sufficient cleared 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 the Direct Debit Request/Card Autopay Request form is signed in accordance with the signing authority for the account to be debited.

##### Can You Change The Direct Debit Repayment Arrangements?

- Any changes that you would like to make are subject to the Conditions of Use of your account.
- You need to give us seven (7) days notice before the opening date that will appear on your next statement (i.e. the date in the box below "Statement From") for altering the repayment amount or repayment cycle.
- You need to give us seven (7) days notice before the Autopay due date to change the account details from which the funds are being drawn from.
- You need to give us two (2) days notice before the Autopay due date for either of the following:
  - Stopping an individual repayment;
  - Cancelling the repayments completely.
- 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 1300 651 089.

##### Other Information

- If your due date for your credit card repayment falls on a weekend or a National Public Holiday, we will automatically direct debit the repayment on the next business day after the weekend or National Public Holiday.
- If your financial Institution cannot withdraw the nominated amount from your account (for example there's not enough money in your account) it may dishonour the withdrawal. Please check the Terms and Conditions of your account to see whether dishonour fees apply.
- Please refer to your Direct Debit Request/Card Autopay Request Form to confirm your Direct Debit Card Autopay Instructions.

#### 5 Westpac Use Only

Westpac representative has verified signature(s) and that the form is signed in terms of authority held. Complete details below.

OR

Where this form has not been signed in Section 4, tick this box to confirm written authorisation (email/letter/fax) has been obtained and signature(s) have been verified.

Westpac representative's name

Contact phone number

Signature

Date

Branch Stamp or  
Business Unit name

►► Customer copy – Please retain for future reference

**Note:** For any clarification please send a fax to: 'Commercial Cards' on fax number (02) 9374 7916 or send an email to: [commercialcards@westpac.com.au](mailto:commercialcards@westpac.com.au)