



Direct Entry Debit User

Note: Please complete all required sections in **BLOCK LETTERS**. If all required fields on the form are not completed, the request will be returned which will delay the process. This application incorporates the provisions of the PDS to the extent that they are relevant to Debit Users. For further information, please refer to westpac.com.au/pds

Direct Entry Debit User Form.

To be completed by each Customer wishing to:

- become a Debit User (tick ✓ “New” and complete all asterisked fields and any other applicable field);
- amend current details as a Debit User (tick ✓ “Amend” and complete User ID and amended details); or
- cease to be a Debit User (tick ✓ “Delete” and complete User ID, Full Legal Name and ABN only).

☐ New Facility ☐ Amend Facility ☐ Delete Facility

Before completing the form, Customers should read the sections titled “Privacy Statement” and “Acknowledgements” below.

Customer details

User ID (existing Direct Entry customers only)

Service No. (existing only)

Full legal name

Full business address*

Mailing address (if different from business address)*

ABN*

Business e-mail address*

In case the Bank needs to contact the customer in relation to its Direct Entry file processing or Direct Debit Claim queries:

Direct Entry File processing contact

Title*

Name*

Position*

Contact phone number*

Email address

Direct Debit Claims contact

Title*

Name*

Position*

Contact phone number*

Email address

Privacy Statement (for individuals whose personal information may be collected – in this clause referred to as “you”)

All personal information and credit-related information (if applicable) 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 through your relationship manager or Westpac representative. 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 (if applicable) but, if you don't, we may not be able to process an application or a request for a product or service.

Where individuals engage with us in relation to products and services for our business, corporate or institutional customers (for example, as representative, administrator, director, corporate officer, signatory, beneficiary or shareholder of one of our customers) our Privacy Statement will be relevant to those individuals where we collect and handle their personal information. For example, where we collect their personal information to verify their identity or collect their signature as a signatory on a corporate account.

Privacy obligations

To the extent that it applies to you, you must comply with the *Privacy Act 1988* (Cth) in relation to any personal information you provide to Westpac in connection with this Agreement, and if you engage in activities in a jurisdiction other than Australia, you must comply also with the applicable privacy laws in that jurisdiction.

External service providers

We may subcontract any of our rights and obligations to another person in Australia or overseas.

We may disclose or share any information you provide to us with any such person. With respect to any personal information, details of the countries where the overseas recipients are likely to be located is contained in the Westpac Privacy Statement which is available at westpac.com.au/privacy/privacy-statement (as updated from time to time).

Acknowledgement

The Customer acknowledges that if it has provided information about individuals, such as employees, in this form it will advise them that it has supplied their information to the Bank and make them aware of the information provided in the above Privacy Statement.

Facility Details

☐ Direct Debit (3-Day) ☐ Direct Debit (Same Day)^ ☐ Self Balancing (Available only with Same Day Direct Debit)
^ Same Day Direct Debits require TNA Limit (Credit approved)

Direct Debit (3-Day) – This service applies a hold on the clearance of the funds for a three-business day period.
(Note: Self-Balancing-Debit cannot be applied)

Direct Debit (Same Day) – Where a file can only contain debit transactions. The balancing credit is automatically generated by the Direct Entry System and applied to the user's settlement account.

Self-balancing – Debit – Where a file can only contain debit transactions and one balancing credit transaction.
(Not applicable for 3-day Direct Debit service)

If you require a Mixed Service please complete the other form on the intranet website.

Means of lodging file with Westpac: (tick ✓ one)

☐ Corporate Online ☐ Online Banking ☐ iLink ☐ Qvalent

BSB* (settlement & returns account)

Account number*

BSB* (fee account)

Account number*

*The settlement and returns must be linked to the same Westpac account.

User Preferred Specification (UPS Name)

Is this a new customer or do you need to change the UPS Name ☐ Yes ☐ No

Name to be used to identify the Customer's File* (i.e. the UPS (User Preferred Specification))

*(e.g. JOHN SMITH PAYROLL) Max 26 characters – one character per box – spaces acceptable.

Limit Details

Type of request* (please select only 1 option below)

☐ New Direct Entry Service ☐ Increase existing TNA Limit ☐ Decrease in existing TNA Limit

☐ Daily Transaction Negotiation Authority (Debit TNA) Limit required

We request that you establish a Direct Entry Transaction Negotiation Authority (hereinafter call 'the Authority') on our behalf, authorising the Bank to accept Direct Debit files lodged by us.

Westpac may, acting reasonably and where it considers it necessary to protect its legitimate business interests, temporarily vary the value or interval of the Authority by giving you reasonable notice in writing. You may vary the value or interval of the Authority by giving us reasonable notice in writing.

In consideration of you granting this request you are hereby authorised to credit the nominated account with all drawings raised under the Authority. It is hereby acknowledged that you may in your reasonable discretion give priority to drawings under the Authority over any cheques or other mandate or authority drawn or given now or in the future in respect of the nominated account.

Rate of Direct Debit Returns.

For Same Day Direct Debits, you need to ensure your rate of Direct Debit Returns (the total value of transactions within a Direct Debit File that are rejected by Westpac or the recipient bank) is less than 15% of the total value of transactions submitted for the calendar month immediately prior to the month of the Direct Debit Request. Westpac will continue to monitor the rate of Direct Returns for each facility, and if the Direct Debits Returns exceeds 15% of the total file value Westpac may in its reasonable discretion change the terms of your facility from same day to 3 day Direct Debit by providing you 30 days' written notice.

Undertakings applicable to TNA Limits

The Customer;

- accepts responsibility to ensure that the contents of each Direct Debit file lodged by it or on its behalf is accurate and that it performs appropriate reconciliation promptly and agrees that Westpac will not be liable for any fraud or errors committed by the Customer, its servants or agents it may use; and
- agrees that a TNA Limit may be amended or cancelled, under reasonable discretion, at any time by Westpac or the Customer on the giving of 30 days' written notice to the other but without prejudice to liabilities, if any, incurred up to the date of receipt of such notice; and agrees that if, at any time, Westpac agrees to a temporary increase in a limit, the terms applying to the limit prior to the increase will continue to apply.

Banking Code of Practice

We have adopted the latest Banking Code of Practice (Banking Code) published on the Australian Banking Association's website. The Banking Code sets out the standards of practice and service for Australian banks to follow when dealing with certain customers.

If we provide you with a 'banking service' and you are an 'individual' or a 'small business' (each term as defined in the Banking Code), the relevant provisions of the Banking Code, that is current as at the date you take out the banking service, will apply in addition to, and prevail to the extent of any inconsistency with, this application form.

You can obtain a copy of the Banking Code from our website or any of our branches. Please let us know if you would like to discuss whether or not the Banking Code will apply to you. Our contact details are set out on our website.

Westpac recommends that its customers:

- (i) inform Westpac promptly if they are in financial difficulty; and
- (ii) carefully read the terms and conditions applying to each banking service including this application form.

If Westpac wishes to introduce a new fee or charge (or vary an existing fee or charge) under this application, Westpac will give the Customer at least 30 days' written notice. For any other change to a term or condition that applies to each banking service and this application, Westpac will notify the Customer of the change as soon as reasonably possible, or, if Westpac believes the change is unfavorable to the Customer, Westpac will give the Customer at least 30 days' written notice.

Customer signature

☐ We acknowledge and confirm information provided within this application.

Signed for and on behalf of*

ABN*

Date*

By Name of representative*

Title* (e.g. Director/Secretary)

Signature

Date

And: Name of Representative*

Title* (e.g. Director/Secretary)

Signature

Date

BANK USE ONLY (Mandatory)

I confirm that the applicant's Signatures have been authenticated and are duly authorised. I can confirm the above details are correct.

For customers using Corporate Online to transmit Direct Entry files, I have verified that the CIS Key provided belongs to the Organisation in Corporate Online registering for this service

☐ WIB ☐ Business Banking

REMINDER: for a WIB customer no Debit TNA limit is to be advised to the customer as it is no longer applied in the Direct Entry system.

Prepared by: Westpac Contact Name*

Westpac Contact email address for copy of customer letter*

Signature

Contact phone number*

Date

Bank
Stamp

COL Organisation CIS key (If using Corporate Online to transmit Direct Entry files)

(If the Full Legal Name does not match the COL Organisation Name please complete the Corporate Online Third Party Access Authority Form.)

REMINDER: You are required to complete the billing arrangement for all NEW Customers or when you are making an amendment to the Fee Account.

Are you required to complete the billing arrangement in ORMB?

☐ Yes ☐ No

If 'yes', please provide your ORMB reference number

BANK USE ONLY (Mandatory) (continued)

Credit Requirements.

Direct Debit (Same Day).

The applicant has been assessed by credit as being Credit worthy and I consider the applicant suitable to participate in the Direct Debit System.

Direct Debit (3-Day).

Credit Underwriting Criteria for assessment

- ☐ Customer has a current Westpac Incorporated trading account
- ☐ This customer fits within one or more of the below mentioned categories

Please tick ✓ the appropriate box below to verify that the applicant falls within a relevant industry:

- | | |
|---|--|
| <input type="checkbox"/> Health and Fitness Industry | <input type="checkbox"/> Club Memberships |
| <input type="checkbox"/> Medical and Dental Professionals | <input type="checkbox"/> Retail Business |
| <input type="checkbox"/> Wholesalers | <input type="checkbox"/> Maintenance, Cleaning and Security Services |
| <input type="checkbox"/> Charities | <input type="checkbox"/> Computer Hardware, Software and Service Providers |
| <input type="checkbox"/> Schools and Colleges | <input type="checkbox"/> Home services and Direct Deliveries |
| <input type="checkbox"/> Leasing and Hire | <input type="checkbox"/> Property Management |
| <input type="checkbox"/> Leisure Industries | <input type="checkbox"/> Aged Care |

If the customer is an exception to the above list, please ensure that appropriate Product Management approval is obtained and recorded.

I confirm that above details are correct. I confirm that the applicant’s signatures have been authenticated and are duly authorised.

The below person is confirming that all the information stated on this form is correct.

Checked/Authorised by*

Signature*

X

Date*

/ /

