

Direct Debit Request Service Agreement

This Agreement sets out your rights and responsibilities when making loan repayments by direct debit.

Our 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 conducting direct debits with your financial institution or in connection with claims made on us relating to an alleged incorrect debit.

Your Commitment to Us

- Please ensure that direct debits can be made from your nominated account as direct debiting is not available on all 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?

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

You can make all of these changes by calling us on 132 558. 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 are 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. Please check the Terms and Conditions of your loan account to see whether dishonour fees apply.
- If you believe there has been an error in debiting your nominated account, please contact us as soon as possible on 132 558.