



Direct Debit Request: Personal Loan Repayment

Our privacy policy is available at westpac.com.au or by calling 132 032 and covers how we handle your personal information.

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 4 below and returning to Westpac

Step 1 Your Details and Personal Loan Account Details

Full Name

Residential Address

Postcode

Contact phone number

Personal Loan account number

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 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)

Signature (1)

Name (please print)

Signature (2)



Send to

Account Services Team

Group Operations (IBN 050)

1 King St, Concord West NSW 2138

OR

Fax to (02) 9767 0770

Direct Debit Request Service Agreement

This Agreement sets out your rights and responsibilities when making 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. 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 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 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. 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.