



Card Autopay Request

This form is not applicable for Flex Card or PartPay Card. Please sign in to Online Banking to set up Card Autopay.

Direct Debit Request - provides Westpac with the authority to automatically withdraw the amount specified in section 3 from the Nominated account to pay the Westpac credit card specified in section 2, using the Bulk Electronic Clearing System.

Once this form is completed, please take it to any Westpac Branch along with your ID for your request to be processed.

Privacy Statement and Consent Request

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.

Marketing Communications.

We will use your personal information to send you offers for products and services we believe may be of interest and value to you (including by email, SMS or other means) unless you have previously told us that you do not want to receive marketing offers from us. The products and services offered may be provided by us or one of our third-party partners. If you do not want to receive direct marketing offers from us, you can manage your marketing preferences in your Online Banking profile, let us know using the contact details in our [Privacy Statement](#) or follow the opt-out instructions in the message.

Section 1 Customer Details

Customer Name or Business Name *(in full)*

ACN/ABN *(if applicable)*

Customer or Business Address *(PO Box not allowed)*

Contact Phone Number

Section 2 Account Details

Westpac credit card to be paid:

 - - -

The credit card will be paid from the following nominated account:

Name of Bank/Financial Institution *(where your payment will come from)*

Account Name

BSB Number

 -

Account Number

Section 3 The Payment Schedule

Each month, I want to schedule a:
Please tick (✓)

<input type="checkbox"/> The minimum payment	The amount shown on your monthly credit card statement as the minimum payment due* will be paid. If you have an active SmartPlan, the amount shown on your statement as Monthly Payment** will be paid.
<input type="checkbox"/> The full balance	The amount shown on your monthly credit card statement as the closing balance will be paid. If you have an active SmartPlan, Balance Transfer or PartPay Card, the amount shown on your statement as Monthly Payment Balance^^ will be paid.
<input type="checkbox"/> Fixed payment of	<div style="display: flex; align-items: center;"> <input style="width: 80px; height: 20px; border: 1px solid black;" type="text"/> (min \$10) OR <input style="width: 80px; height: 20px; border: 1px solid black;" type="text"/> % (min %)* of my closing balance. </div> <p>A fixed dollar or percentage of your monthly credit card statement closing balance will be paid. Please note that these options may not always cover your monthly SmartPlan Repayments.†</p>

* The minimum payment due is calculated as equal to 2% for Consumer credit cards and 3% for Altitude Business Credit Cards of the closing balance (rounded up to the nearest dollar) or \$10, whichever is greater - plus the greater of any unpaid past due amounts from previous statements or any amount that exceeds the credit limit.
 ** The Monthly Payment covers your SmartPlan Repayments in that month and your minimum payment due.
 ^^ Any Balance Transfer amount (including fees and interest, if any) is not included in the Monthly Payment Balance and you will need to make separate arrangements if you want to pay it down.
 † If the closing balance is less than your nominated amount, only the closing balance will be paid. If your nominated amount falls below the minimum payment due, Westpac will debit the minimum payment due, which may not cover your SmartPlan Repayments.

Section 4 Signature Authorisation

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

Customer Name (in full)		Customer Name (if account to be debited is a joint account)	
<input style="width: 100%; height: 20px;" type="text"/>		<input style="width: 100%; height: 20px;" type="text"/>	
Customer Signature	Date	Customer Signature	Date
<input style="width: 100%; height: 30px; border: 1px solid black;" type="text" value="X"/>	<input style="width: 100%; height: 20px; border: 1px solid black;" type="text" value="/ /"/>	<input style="width: 100%; height: 30px; border: 1px solid black;" type="text" value="X"/>	<input style="width: 100%; height: 20px; border: 1px solid black;" type="text" value="/ /"/>

Section 5 Bank Use Only

Signature verified

All details confirmed by CIS

Officer's Name (*print*)

Branch

BSB

Signature

Date

For Bank Staff:

Once completed, please fax form to (02) 9055 3699,
or email to commercialcards@westpac.com.au

or mail to Westpac Banking Corporation

IBN 29 CW

GPO Box 179

SYDNEY NSW 2001 Australia

Direct Debit Request Service Agreement

This Direct Debit Request ('DDR') Service Agreement is issued by Westpac Banking Corporation to help you understand your rights and responsibilities when making automatic credit card repayments by direct debit ('drawing arrangements').

Our Commitment To You.

- We will give you at least 14 days' notice in writing of any changes to the terms of the drawing arrangements, sent to the preferred email or address you have given us in the Direct Debit Request;
- We will keep all information relating to your financial institution account ('the 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;
- If you have made a payment onto your card that places your card into credit or results in a zero balance at the direct debit due date, no direct debit transaction 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 direct debit due date, your drawing arrangements for the month may change, so that your account does not go into credit.

Your Commitment To Us.

- You will ensure that your nominated account can accept direct debits. If you are uncertain about this please check with the financial institution where your account is held;
- Check your nominated account details against a recent statement before completing the Direct Debit Request;
- You will ensure that there are sufficient cleared funds available in the nominated account to meet each drawing on the due date. We may cancel this Direct Debit Request (amongst other reasons) if you do not have enough cleared funds available in your nominated account after two consecutive attempts, and we may charge you reasonable costs incurred by us on account of there being insufficient funds;
- 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 your repayments;
- Please ensure that the Direct Debit Request form is signed in accordance with the signing authority for the account to be debited.

Can You Change The Direct Debit Arrangements?

- Any changes that you would like to make are subject to the Terms and Conditions of your card account(s) and your nominated account. You can provide your instructions for these changes by calling us on 1800 029 749 during business hours;
- You need to give us seven (7) business 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) business days notice before the direct debit due date to change the account details from which the funds are being drawn from;
- You need to give us two (2) business days notice before the direct debit due date for either of the following:
 - Stopping an individual drawing;
 - Cancelling the drawings 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. Alternatively you can contact the financial institution where your nominated account is held for assistance;
- You may also stop an individual payment or cancel your Direct Debit Request by contacting the financial institution where your nominated account is held.

Other Information.

- If your due date for drawing from your nominated account 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 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) it may dishonour the withdrawal. Please check the terms and conditions of your nominated account to see whether dishonour fees apply.
- If Card Autopay is not set up before 11pm AEST/AEDT on the statement issue date, it won't take effect until the following statement.
- If you request a change to an existing card Autopay after 11pm AEST/AEDT on the statement issue date, the change won't take effect until the following statement.
- If you report a dispute or unauthorised transaction to us, we will reduce the amount of your next Autopay payment by this amount. However, if you report a dispute or unauthorised transaction close to the next Autopay due date, the full Autopay amount may still be debited to your account. If the dispute is resolved in your favour, you will not be liable for the relevant amount.