



## Card Autopay Request.

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.

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.

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

### 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"/> <b>The minimum payment</b>	The amount shown on your monthly credit card statement as the <b>minimum payment due*</b> will be paid. <b>If you have an active SmartPlan, the amount shown on your statement as Monthly Payment Due** will be paid.</b>
<input type="checkbox"/> <b>The full balance</b>	The amount shown on your monthly credit card statement as the <b>closing balance^</b> will be paid. <b>If you have an active SmartPlan, the amount shown on your statement as Monthly Payment Balance^^ will be paid.</b>
<input type="checkbox"/> <b>Fixed payment of</b>	\$ <input type="text"/> (min \$10) OR <input type="text"/> % (min %)* of my closing balance. 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 due.†

\* 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 Due covers your SmartPlan Repayments due in that month and your minimum payment due.

^ 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.

^^ The Monthly Payment Balance is calculated as the sum of your Main Account Balance, plus your SmartPlan Repayments due.

† 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 due.

**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)

Customer Signature

Date

Customer Signature

Date

**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) 9767 0769,

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 notice in writing of any changes to the terms of the drawing arrangements;
- 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

- Please 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;
- Please 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;
- 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 Conditions of Use of your card account(s) and the terms and conditions of your nominated account;
- 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;
- 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 on or close to the payment due date shown on the Card Account Statement, Autopay may still automatically apply a payment for the relevant amount to your Card Account. If the dispute or unauthorised transaction is resolved in your favour, you will not be liable for the relevant amount.

**Customer copy - Please retain for future reference**