



DIRECT DEBIT SERVICE AGREEMENT

WESTPAC PARTPAY

This Direct Debit Request ('DDR') Service Agreement is issued by Westpac Banking Corporation to help you understand your rights and responsibilities when making automatic PartPay Payment 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 to your PartPay Card that has paid off your next PartPay Payment by its PartPay Payment Date in full, no direct debit transaction will take place in relation to that PartPay Payment. If however, you make a payment to your PartPay Card that does not pay off your next PartPay Payment in full, we will only debit the remaining amount of your next PartPay Payment on its PartPay Payment Date.

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 PartPay Payment Date;
- You need to let us know as soon as possible if the nominated account is transferred or closed, or your account details change;
- Please ensure that the Direct Debit Request form is completed 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 PartPay Card and your nominated account. You can provide your instructions for these changes via the Westpac Mobile app or by calling us on 1800 029 749 during business hours;
- If you request a change to your PartPay Autopay, it should take effect immediately, however if you request a change after 11pm AEST/AEDT on a PartPay Payment Date, then the change will not take effect until your next PartPay Payment Date for any PartPay Purchase;
- 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 stop an individual payment or cancel your Direct Debit Request by contacting the financial institution where your nominated account is held. However, if you cancel your Direct Debit Request for PartPay Payments, then we may suspend or cancel your PartPay Card.

Other Information.

- If your PartPay Payment 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;
- Once you report a dispute or unauthorised transaction to us in relation to an eligible Purchase on your PartPay Card, we will not direct debit any remaining PartPay Payments in relation to that purchase until the dispute or unauthorised transaction is resolved. If you report a dispute or unauthorised transaction close to the next PartPay Payment Date for a purchase, that PartPay Payment may still be debited to your account. If the dispute or unauthorised transaction is resolved in your favour, you will not be liable for the relevant disputed or unauthorised amount.