

ANZ CARDPAY DIRECT APPLICATION

To: Australia and New Zealand Banking Group Limited ABN 11 005 357 522 ("the Bank")

SECTION 1: CREDIT CARD ACCOUNT DETAILS

I, (Name in full "the account holder") hereby apply for the CardPay Direct option as specified in the Payment Schedule section. I request that monies due in terms of the payment arrangements contained in this application, be drawn under the Direct Debit system from my/our account as shown below:

Credit Card account number to be credited

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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SECTION 2: DETAILS OF THE ACCOUNT TO BE DEBITED

Name of bank or Financial Institution

I've attached a statement to confirm the details of the account (if not from an ANZ account) from which the payments will be made.

Account Name/s

BSB

<input type="text"/>	<input type="text"/>	<input type="text"/>
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Account Number

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Account Name/s must match the name of the account holder. Please note that your nominated account cannot be a business account, trust account or lending product.

SECTION 3: PAYMENT SCHEDULE

My choice of payment is: (please tick one)

- Each minimum monthly payment pay the minimum monthly payment plus any 'Payable Immediately' amount as indicated on your statement.
- Set monthly amount of set monthly amount (or the minimum monthly payment, whichever is greater plus any 'Payable Immediately' amount as indicated on your statement). Nominated amount must exceed \$25.
- Pay the full amount of each closing balance (or, if applicable, 'Adjusted Closing Balance' as shown on your statement).

SECTION 4: AUTHORISATION

I acknowledge that this Direct Debit arrangement, and the amount of each payment, is governed by the terms of the Direct Debit Service Agreement detailed in this form.

Authorised Signatory 1 Given name/s

Authorised Signatory 1 Surname

Authorised Signatory 1 Signature

Date (DD/MM/YYYY)

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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If the account to be debited is a joint account

Authorised Signatory 2 Given name/s

Authorised Signatory 2 Surname

Authorised Signatory 2 Signature

Date (DD/MM/YYYY)

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Please complete and sign the form above to authorise ANZ to Direct Debit your account in accordance with the Cardpay Direct Client Service Agreement on page 2.

Email the completed form to CardsMaintenance@anz.com. Alternatively, you can mail the complete form to:

Reply Paid 2076, ANZ Cards New Business, Locked Bag 10, Collins Street West Post Office, Melbourne Vic 8007.

If you seek to change the account from which you wish to make payments, you will need to complete another CardPay Direct application.

ANZ CONSUMER CREDIT CARDS

CARDPAY DIRECT ENABLES YOU TO MAKE REGULAR AUTOMATIC PAYMENTS TO YOUR ANZ CREDIT CARD

To take advantage of CardPay Direct, all you need is an account with ANZ or another bank or financial institution in Australia*. Payments will be charged to your nominated account on the Due Date, and you can make additional payments whenever you choose. Once you authorise ANZ, we'll arrange for the agreed amount to be debited from the nominated account on the Due Date of each statement and paid into your ANZ credit card account. Please also note that you must ensure that your nominated account has sufficient cleared funds in it to enable the CardPay Direct payment to be made.

Whatever payment option you choose, CardPay Direct will not transfer amounts in excess of the closing balance, or if applicable, the 'Adjusted Closing Balance', shown on your credit card statement. If you wish to have the same amount paid into your credit card account each month irrespective of the closing balance, you will need to set up a Periodical Payment.

You'll receive a letter from us confirming that your request has been processed. In addition, your next statement will have a message advising you of the date of your first CardPay Direct payment. Please note that you will need to continue paying your account in the normal manner until ANZ advises you when the first payment will be transferred from your nominated account.

CARDPAY DIRECT CLIENT SERVICE AGREEMENT

This is your CardPay Direct "Direct Debit Service Agreement" with Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522 Australian Credit Licence Number 234527. Please keep this agreement for future reference. It forms part of the terms and conditions of your Card Pay Direct direct debit request and should be read in conjunction with your authorisation.

1. ANZ's commitment to you, drawing arrangements:

- We will advise you, in writing, of the details of the CardPay Direct drawing arrangements including the amount and commencement date at least seven calendar days prior to the first drawing. Where the due date for a payment to your ANZ credit card would fall on a non-business day, the payment may be due on the previous or next business day in accordance with the ANZ Credit Card Conditions of Use and we will draw the amount on that day. We will not change the payment option you select, or if applicable, the set amount, without your approval except in accordance with these terms and conditions.
- If you are uncertain when a debit will be processed to your Nominated Debit Account, you should check with the bank or financial institution at which your Nominated Debit Account is held.
- Funds will generally only be made available for use on your credit card account after the payment from your Nominated Debit Account has cleared, even if we credit the payment to your credit card account before that date. The clearing process may take around 2 to 5 business days if your Nominated Debit Account is held with another financial institution. If any CardPay Direct payment is dishonoured or unsuccessful, we may make adjustments to your credit card account in accordance with the ANZ Credit Card Conditions of Use. We reserve the right to cancel the CardPay Direct drawing arrangements and this Direct Debit Service Agreement if a direct debit drawing set up under this Direct Debit Service Agreement is unsuccessful, is returned unpaid by the nominated bank or financial institution at which your Nominated Debiting Account is held or if the funds fail to clear for any reason. If this happens you will need to arrange an alternate payment method.
- If a CardPay Direct drawing is unsuccessful or cancelled and you do not arrange an alternative payment method, fees, charges and interest may be applied to your credit card account. Refer to the ANZ Credit Card Conditions and your letter of offer for information about fees, charges and interest. The financial institution with whom your Nominated Deposit Account is held may also apply fees and charges if there are insufficient funds in your Nominated Deposit Account when we attempt a drawing.
- Whichever payment option you select, we may reduce the CardPay Direct drawing amount by the amount of any credit processed to your credit card account between the day after the end of your last statement period and the time the CardPay Direct drawing is made. Credits include refunds, reversals and payments to your credit card account. It is important to note that refunds and reversals are not treated in the same way as payments, so if a refund or reversal reduces your CardPay Direct drawing amount you may need to make an additional payment to avoid a late payment fee. See the ANZ Credit Card Conditions of Use for details.
- If you have selected the set monthly amount payment option, the amount we draw may be less than the set amount you have nominated. This might happen when the only amount owing on your account relates to a Promotional Plan balance, in which case we may only draw the minimum monthly payment amount and any 'Payable Immediately' amount shown on your statement instead of the set amount, even if the set amount is higher. You can still make additional payments to your account in these circumstances, using the other payment methods shown on your statement of account.
- We will keep all information pertaining to your Nominated Debit Account private and confidential in accordance with our legal obligations.

2. Overdue/Overlimit accounts

- If you apply for CardPay Direct while your account is Overdue/Overlimit, the first debit from your nominated account will include the full Overdue/Overlimit amount on your statement of account as well as any other amount authorised under the payment option you select. In some instances CardPay Direct cannot be set up when your account is Overdue/Overlimit.

3. We can make changes to these terms without your agreement

We can, without your agreement, make changes to:

- This Direct Debit Service Agreement; or
- your Card Pay Direct Direct Debit arrangement,

If we make any changes we will give you at least fourteen (14) days' notice.

4. Our liability

CardPay Direct arrangements may sometimes be disrupted because a service is temporarily unavailable or a system or equipment is not working in a normal or satisfactory way.

To the extent permitted by law, we will not be liable to you for any loss or damage (whether direct or consequential) if we fail to observe or perform an obligation under this Direct Debit Service agreement because of anything which we could not, with reasonable diligence, control or prevent.

5. Your rights: ending and changing your CardPay Direct arrangements

- You may terminate the CardPay Direct drawing arrangements at any time by giving notice to us. Such notice should be received by us at least four business days prior to the Due Date.
- You may request a change to the drawing amount of your CardPay Direct drawings by contacting us and advising your requirements no less than four business days prior to the Due Date.

For more information or to change or cancel your Card Pay Direct arrangements call ANZ on 13 22 73. If we receive a notice to cancel or a request to change a Card Pay Direct arrangement less than four business days prior to the next Due Date, it may be processed after the next Due Date.

6. Disputing a transaction

- Where you consider that a drawing has been initiated incorrectly (ie outside the CardPay Direct arrangements) you should notify us directly on 13 22 73 and confirm that notice in writing with us as soon as possible so that we can resolve your query. You may also take the matter up directly with the bank or financial institution at which the Nominated Debit Account is held.

7. Your commitment to us, your responsibilities:

- It is your responsibility to ensure that sufficient clear funds are available in the Nominated Debit Account to meet each payment in accordance with the payment option you select.
- It is your responsibility to ensure that the authorisation given to draw on the Nominated Debit Account is identical to the account signing instruction held by the financial institution where the Nominated Debit Account is held.
- It is your responsibility to arrange alternative payment of your credit card account, in accordance with your 'ANZ Credit Card Conditions of Use', if your nominated Debit Account is closed or should any CardPay Direct payments be cancelled or dishonoured for any reason by you or by the bank or financial institution at which your Nominated Debit Account is held. You should:
 - (a) check with the bank or financial institution at which your Nominated Debit Account is held whether direct debiting is available from your Nominated Debit Account, as direct debiting is not available on all accounts offered by all banks or financial institutions; and
 - (b) whether the account details which you have provided to ANZ in your Card Pay Direct Direct Debit Request are correct by checking them against a recent account statement.

If you are uncertain about either of these details, you should check these details with the bank or financial institution at which your Nominated Debit Account is held, before completing your Card Pay Direct Direct Debit Request.

*Note: Direct debiting is not available on all accounts. If in doubt please refer to your bank or financial institution.