



## AUSTRALIAN GOVERNMENT DEPOSIT GUARANTEE SCHEME

DIRECT DEBIT REQUEST AND AUTHORITY TO DEBIT THE ACCOUNT NAMED BELOW TO PAY AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED

Company Name:

ACN / ARBN:

("we") request and authorise Australia and New Zealand Banking Group Limited. ("Debit User")

Debit User Identification Number:

to arrange, for any amount Australia and New Zealand Banking Group Limited may debit or charge you to be debited through the Bulk Electronic Clearing System from an account held at the financial institution identified below and paid to Australia and New Zealand Banking Group Limited, subject to the terms and conditions of the Direct Debit Request Service Agreement [and any further instructions provided below].

### INSERT THE NAME AND ADDRESS OF FINANCIAL INSTITUTION AT WHICH ACCOUNT IS HELD

Financial Institution Name

Address:

### INSERT DETAILS OF ACCOUNT TO BE DEBITED

Name of Account

BSB Number

Account Number

### ACKNOWLEDGMENT

By signing this Direct Debit Request you acknowledge having read and understood the terms and conditions governing the debit arrangements between you and **Australia and New Zealand Banking Group Limited** as set out in this Request and in your Direct Debit Request Service Agreement.

### PAYMENT DETAILS

The first debit may be made on the last day of the month after receipt of this form and at monthly intervals after that.

### INSERT YOUR SIGNATURE AND ADDRESS

Signature(s):

(If signing for a company, sign and print full name and capacity for signing eg. Director)

Address:

Date:

## DEFINITIONS

**Account** means the Account held at Your Financial Institution from which We are authorised to arrange for funds to be debited.

**Agreement** means this Direct Debit Request Service Agreement between You and Us.

**Banking Day** means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.

**Direct Debit Request** means the Direct Debit Request between Us and You **Us** or **We** means Australia and New Zealand Banking Group Limited, (the Debit User) You have authorised by signing a direct debit request.

**You** means the customer who signed the Direct Debit Request.

**Your Financial Institution** is the Financial Institution where You hold the Account that You have authorised Us to arrange to debit.

## 1. DEBITING YOUR ACCOUNT

- 1.1 By signing a direct debit request, You have authorised Us to arrange for funds to be debited from Your Account. You should refer to the direct debit request and this Agreement for the terms of the arrangement between Us and You.
- 1.2 We will only arrange for funds to be debited from Your Account as authorised in the direct debit request.
- 1.3 We will debit Your Account on the last day of the calendar month. If Your debit falls on a day that is not a Banking Day, We will direct Your Financial Institution to debit Your Account on the preceding Banking Day.  
If You are unsure about which day Your Account has been or will be debited You should ask Your Financial Institution.

## 2. CHANGES BY US

- 2.1 We may vary any details of this Agreement or a Direct Debit Request at any time by giving You at least fourteen (14) days' written notice.
- 2.2 We reserve the right to cancel the Australia and New Zealand Banking Group Limited direct debit arrangements if two or more drawings are returned unpaid by Your nominated Financial Institution.

## 3. CHANGES BY YOU

- 3.1 Subject to 3.2 and 3.3, You may change the arrangements under a Direct Debit Request by completing a Direct Debit Request form and faxing it to 1800 289 886. You may also give notice through Your nominated Financial Institution.
- 3.2 If You wish to stop or defer a debit payment You must notify Us in writing at least 28 days before the next day Your debit is due. This notice should be given to Us in the first instance. You may also give notice through Your nominated Financial Institution.
- 3.3 You may also cancel Your authority for Us to debit Your Account at any time by giving Us 28 days notice in writing before the next day Your debit is due. This notice should be given to Us in the first instance.

## 4. YOUR OBLIGATIONS

- 4.1 It is Your responsibility to ensure that there are sufficient clear funds available in Your Account to allow a debit payment to be made in accordance with the direct debit request.
- 4.2 It is Your responsibility to ensure that the authorisation given to draw on the nominated Account is identical to the Account signing instruction held by the Financial Institution where the Account is based.
- 4.3 It is Your responsibility to advise Us if the Account nominated by You to receive the direct debit request is transferred or closed.
- 4.4 It is Your responsibility to arrange with Us a suitable alternative payment method if You wish to cancel the direct debit request.
- 4.5 If there are insufficient clear funds in Your Account to meet a debit payment:
  - a) You may be charged a fee and/or interest by Your

Financial Institution;

b) You may also incur fees or charges imposed or incurred by Us; and

c) You must arrange for:

- i) the debit payment to be made by another method; or
- ii) sufficient clear funds to be in Your Account by an agreed time so that We can process the debit payment.

4.6 You should check Your Account statement to verify that the amounts debited from Your Account are correct.

4.7 If Australia and New Zealand Banking Group Limited is liable to pay goods and services tax ("GST") on a supply made in connection with this Agreement, then You agree to pay Australia and New Zealand Banking Group Limited on demand an amount equal to the consideration payable for the supply multiplied by the prevailing GST rate.

## 5. DISPUTE

- 5.1 If You believe that there has been an error in debiting Your Account, You should notify Us directly. You may also give notice through Your nominated Financial Institution.
- 5.2 If We conclude as a result of our investigations that Your Account has been incorrectly debited We will respond to Your query by arranging for Your Financial Institution to adjust Your Account (including interest and charges) accordingly. We will also notify You in writing of the amount by which Your Account has been adjusted.
- 5.3 If We conclude as a result of our investigations that Your Account has not been incorrectly debited We will respond to Your query by providing You with reasons and any evidence for this finding.
- 5.4 Any queries You may have about an error made in debiting Your Account should be directed to Us in the first instance so that We can attempt to resolve the matter between You and Us. If We cannot resolve the matter You can still refer it to Your Financial Institution which will obtain details from You of the disputed transaction and may lodge a claim on Your behalf.

## 6. ACCOUNTS

- 6.1 You should check:
  - a) with Your Financial Institution whether direct debiting is available from Your Account as direct debiting is not available on all accounts offered by Financial Institutions.
  - b) Your Account details which You have provided to Us are correct by checking them against a recent Account statement; and
  - c) with Your Financial Institution before completing the direct debit request if You have any queries about how to complete the direct debit request.

## 7. CONFIDENTIALITY

- 7.1 We will keep any information (including Your Account details) in Your direct debit request confidential. We will make reasonable efforts to keep any such information that We have about You secure and to ensure that any of our employees or agents who have access to information about You do not make any unauthorised use, modification, reproduction or disclosure of that information.
- 7.2 We will only disclose information that We have about You:
  - a) to the extent specifically required by law; or
  - b) for the purposes of this Agreement (including disclosing information in connection with any query or claim).

## 8. NOTICE

- 8.1 If You wish to notify Us in writing about anything relating to this Agreement, You should fax to:  
**Australia and New Zealand Banking Group Limited**  
**1800-289-886**
- 8.2 We will notify You by sending a notice in the ordinary post to the address You have given Us in the direct debit request.
- 8.3 Any notice will be deemed to have been received on the third Banking Day after posting.