

Direct Debit Request Form

Australian Unity Banking

Please use **BLOCK** letters and a black or blue pen to complete this Form. Please make sure that all questions are answered. Please indicate using an 'X' where appropriate. If a section does not apply to you, please indicate using 'N/A'.

Customer Details

Title	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss	Date of birth	<input type="text"/>
Surname	<input type="text"/>		
Given name(s)	<input type="text"/>		
Unit	<input type="text"/>	Street number	<input type="text"/>
Street name	<input type="text"/>		
Suburb	<input type="text"/>	State	<input type="text"/>
Postcode	<input type="text"/>	Country	<input type="text"/>
Customer number	<input type="text"/>		
Phone	<input type="text"/>	Mobile	<input type="text"/>
Email	<input type="text"/>		

Authority and request to debit

You authorise and request **Australian Unity Bank Limited User ID No 048811**, until further notice in writing, to arrange for any amount Australian Unity may properly debit or charge you to be debited from the account identified below through the Bulk Electronic Clearing system, subject to the terms and conditions of this Direct Debit Request and any further instructions provided below.

Financial Institution which your account is held

Note: Direct debiting may not be available on the full range of accounts. If unsure, please refer to your financial institution for further information.

Name of institution	<input type="text"/>
Branch	<input type="text"/>

Account to be debited

Branch Number (BSB)	<input type="text"/>	Account Number	<input type="text"/>
Account name	<input type="text"/>		
Frequency	<input type="text"/>	Debit amount	\$ <input type="text"/>
Start date	<input type="text"/>	End date	<input type="text"/>

Please turn over page >

Acknowledgement

By signing this Direct Debit Request Form you acknowledge that you have read and understood the terms and conditions governing the debit arrangements between you and Australian Unity as set out in this Direct Debit Request. You have confirmed that the Nominated Account details are correct before submitting this Direct Debit Request and that you are authorised to make direct debit arrangements on the Nominated Account.

Customer 1 signature

Name

Date / /

Customer 2 signature

Name

Date / /

Please turn over page >

Terms and Conditions

Definitions

- **Nominated Account** means the account nominated by you in this Direct Debit Request from which we are authorised to arrange for funds to be debited.
- **Business day** means a day other than a Saturday or Sunday or a public holiday listed throughout Australia.
- **Debit Day** means the day that payment by you to us is due.
- **Direct Debit Request** means a Direct Debit Request Form (including these Terms and Conditions) between us and you.
- **Us** and **we** means Australian Unity who you have authorised by signing a Direct Debit Request.
- **You** means the customer/s who has signed a Direct Debit Request.
- **Your financial institution** is the financial institution where you hold the Nominated Account that you have authorised us to arrange a debit.

1. Debiting your account

- 1.1 By signing this Direct Debit Request:
 - a) you acknowledge that you have read, agree with and accept all of the terms and conditions contained in this Direct Debit Request; and
 - b) you have authorised us to arrange for funds to be debited from the Nominated Account.
- 1.2 We will arrange for funds to be debited from the Nominated Account as authorised in the Direct Debit Request. We will not issue individual confirmation of payments made.
- 1.3 If the Debit Day falls on a day that is not a business day, we may direct your financial institution to debit your account on the previous or following business day. If you are unsure about which day your account has been or will be debited, please check with your financial institution.

2. Changes by us

- 2.1 We may vary the terms of this Direct Debit Request at any time by giving you at least thirty (30) days' written notice.
- 2.2 We may terminate a Direct Debit Request:
 - a) at any time and in our absolute discretion by giving you 14 days' notice; or
 - b) immediately if we think that your circumstances have changed to the extent that we no longer consider you suitable to use our direct debit system or there is a security risk or there is a reduced financial risk or for any reason that in our opinion may jeopardize our direct debit system.

3. Changes by you

- 3.1 You may defer a debit payment or change the arrangements under a Direct Debit Request by giving us thirty (30) days' notice verbally or in writing, signed by you, of the deferral or change.
- 3.2 You may cancel or stop a debit payment by either:
 - a) notifying us verbally or in writing at least thirty (30) days' before the next debit day; or
 - b) notifying your financial institution.
- 3.3 If you are a joint account holder or co-borrower, any person can make changes to this Direct Debit Request without the consent of the other account holder or co-borrower.
- 3.4 If you have nominated one person to receive communications and you are not the nominated recipient, you won't receive

communications regarding changes to this Direct Debit Request. You should regularly check your account statements to confirm your direct debit details are correct.

4. Your Obligations

- 4.1 It is your responsibility to ensure that there are sufficient clear funds available in your Nominated Account on the Debit Day to allow a debit payment to be made in accordance with the Direct Debit Request.
- 4.2 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 be charged a fee to reimburse us for fees or charges we have incurred for the failed transaction; and
 - c) you must arrange for the debit payment to be made by another method or arrange for sufficient clear funds to be in your account by an agreed time so that we can process the debit payment.
- 4.3 You should check your account statement to verify that the amounts debited from your account are correct.
- 4.4 If Australian Unity Bank Limited ABN 30 087 652 079 is liable to pay goods and services tax ('GST') on a supply made by it in connection with this Direct Debit Request, then you agree to pay Australian Unity Bank 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 Nominated Account, you should notify us directly by phone on 1300 790 740 or email bankingsupport@australianunity.com.au. You should also confirm the details of the error in writing with us as soon as possible so that we can resolve your query quickly. You may also notify your financial institution that you believe that there has been an error on your Nominated Account and your financial institution and us, will endeavour to resolve your inquiry.
- 5.2 If we conclude as a result of our investigations that your Nominated Account has been incorrectly debited, we will respond to your query by arranging for your financial institution to adjust your Nominated Account (including interest charges) accordingly. We will also notify you in writing of the amount by which your Nominated Account has been adjusted.
- 5.3 If we conclude as a result of our investigations that your Nominated Account has been incorrectly debited, we will respond to your query by providing you with reasons and any evidence for this finding.
- 5.4 If we conclude, as a result of our investigation, that your Nominated Account has been correctly debited, no further action will be taken and you will be notified of the result of our investigation. If you disagree with the result of our investigation and wish to refer the matter to an external dispute resolution, we will advise you at that time details of the external dispute resolution body we use and will cooperate with this body.
- 5.5 Any queries you may have about an error made in debiting your Nominated Account should be directed to us in the first instance so that we can attempt to resolve the matter between us and you. 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.

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6. Accounts

- 6.1 Please be aware that direct debiting may not be available on all accounts. You should check:
- a) with your financial institution whether direct debiting is available from your Nominated Account;
 - b) you're Nominated Account details which you have provided to us are correct by checking them against a recent account statement from your financial institution; and
 - c) with your financial institution if you have any queries about direct debit arrangements before completing this Direct Debit Request.

7. Confidentiality

- 7.1 We will keep any information (including your Nominated 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. You may access any personal information we hold about you at any time by contacting us.
- 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 Direct Debit Request or if required by our sponsor in the direct debit system (including disclosing information in connection with any query, dispute or claim).

8. Notice

- 8.1 If you wish to notify us in writing about anything relating to this Direct Debit Request, you should write to Australian Unity Bank Limited, GPO Box 1801, Melbourne VIC 3001.
- 8.2 We may send you notices in accordance with our Terms of Use which can be found at australianunity.com.au/banking/terms-and-conditions.

Contact us

Australian Unity
GPO Box 1801
Melbourne VIC 3001

bankingsupport@australianunity.com.au
T 1300 790 740

australianunity.com.au