

Date: _____

AUSWIDE BANK USE ONLY

Date received at branch: _____ Details checked by Branch No: _____ Operator No: _____

Support Services Operations

Date loaded: _____ Operator No: _____

Please arrange for the following action to be taken on my behalf:

Type of Authority

- ☐ **New** Authority No: _____
- ☐ **Cancel** Existing Authority No: _____ Amount: \$ _____
 Effective from: _____ Date of last payment to be debited: _____
- ☐ **Change** Current Authority No: _____
- To alter next payment date ☐ Next payment due: _____ Change to new date: _____
- To alter frequency (ie. weekly, monthly) ☐ Existing frequency: _____ New frequency: _____
- To alter existing amount to be transferred ☐ Existing amount: \$ _____ New amount: \$ _____

Schedule 1 – Account at another financial institution to be debited

Financial Institution Name: _____

Branch Location: _____ Branch Phone: _____

Account Name: _____

Note: Must be in the same name and/or signatory/s of Account to be credited at Auswide Bank

BSB No: _____ Account No: _____

Lodgement Reference Detail/Purpose: _____

Note: Please ensure that all transfer details are correct. Customers should note that the account name does not form part of the payment instructions and that the name will be disregarded in making the payment and that Auswide Bank, a division of MyState Bank and the receiving party's financial institution may rely solely on the BSB and account number. Any error in these payment details may result in a loss of funds and the extent permitted by law. Auswide Bank, a division of MyState Bank is not liable for any loss arising from any error in instructions given by you or an authorised user. Customers may be liable for the loss if the funds are unable to be retrieved from a third party. Dishonour and rejection fees may apply. For further information refer to our disclosure documentation.

I/We request and authorise Auswide Bank User No. 045551 until further notice from me/us in writing, to debit the account referred to in Schedule 1 (Account at another financial institution to be debited) and to credit the proceeds to the account referred to in Schedule 2 (Account to be credited at Auswide Bank). This debit will be made through the Bulk Electronic Clearing System (BECS) from your account held at the above financial institution. I/We acknowledge and agree to the Auswide Bank Direct Debit Request Service Agreement on the reverse of this form and understand that the direct debit arrangement is governed by its terms and conditions.

Account Holder Signature: _____



Note: Direct Debiting is not available on the full range of accounts. If in doubt, please refer to your financial institution.

Account Holder Address: _____

State: _____ Postcode: _____

Schedule 2 – Account to be credited at Auswide Bank

Account No: _____ Account Type: _____

Account Name: _____

Date of Commencement: _____ Frequency: (once off, weekly, fortnightly, monthly, quarterly) _____

Date of Final Payment: _____ Amount of Payment: \$ _____

AUSWIDE BANK DIRECT DEBIT REQUEST SERVICE AGREEMENT

This Direct Debit Request ('DDR') Service Agreement is issued by Auswide Bank, to explain what your rights and responsibilities are when undertaking a Direct Debit arrangement with us. It also details what our obligations are to you as your Direct Debit provider.

Our Commitment to You

- Auswide Bank will arrange for funds to be debited from your account at another financial institution as nominated in Schedule 1. Payments will be initiated when due and no individual advice of payments made will be issued by Auswide Bank.
- This DDR will remain in force for period specified in the authority or until:
 - Auswide Bank receives cancellation advice in writing or by some other means acceptable to Auswide Bank from you.
 - Auswide Bank receives notice of your death, bankruptcy or any form of insolvency administration affecting you.
 - The financial institution where the account to be debited is held, advises no further debits will be accepted.
 - Auswide Bank will give you at least 14 days written notice if we intend to change or discontinue your direct debit arrangements unless the changes are made at your request.
- If a payment falls due on any day which is not a business day, the payment will be made on the next business day.
- If a payment is returned unpaid by the debiting financial institution, the amount of the transaction will be debited from your Auswide Bank account plus any fees applicable. Should funds be paid by the debiting financial institution, such funds will remain unavailable until such time as Auswide Bank can ascertain the payment will not be rejected.
- Details of fees, charges and dishonour fees that apply to direct debit payments are available in your account terms and conditions for relevant fees and charges.
- We will keep information pertaining to your nominated account at the Financial Institution private and confidential, unless this information is required by Auswide Bank to investigate a claim made on Auswide Bank relating to an alleged incorrect or wrongful debit, or as otherwise required by law.

Your Commitment to Us

It is your responsibility to:

- Ensure that your nominated account can accept direct debits (this may not be available on all accounts, please check with your financial institution). You understand that Auswide Bank may confirm your bank account details with the debiting financial institution.
- Complete your nominated account details from a recent account statement or passbook from your Financial Institution.
- Ensure that there are sufficient cleared funds available in the nominated account, on the due date, to cover the direct debit. If there are insufficient cleared funds in your account

to meet a debit payment: you may be charged a fee and/or interest by your financial institution; you may also incur fees or charges imposed or incurred by us; and you must arrange for the debit payment to be made by another method.

- 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 held.
- Advise Auswide Bank as soon as possible, if the nominated account is transferred or closed, or your account details change.
- Arrange an alternate payment method if the direct debit arrangements are cancelled either by yourselves or the nominated Financial Institution.
- Check your account statements or passbooks to verify that the amounts debited from your account are correct.

Making changes to your Direct Debit Arrangements

- You may request Auswide Bank to vary this authority by notifying us in writing or by completing a new 'Electronic Payment Maintenance Form'
- This form allows you to:
 - Cancel the payment completely
 - Alter the next payment date
 - Alter the frequency of your payment (i.e. weekly, fortnightly or monthly)
 - Alter the amount to be transferred
- You need to ensure that Auswide Bank receives your written notice at least 3 business days prior to the next due date to ensure that your request can be processed.

Your Rights

- If you believe that there has been an error in debiting your account, you should notify Auswide Bank immediately and confirm that notice in writing with us as soon as possible so that we can resolve your query more quickly. 'Alternatively you can lodge a Direct Debit Claim form through your nominated Financial Institution noted in Schedule 1.
- If Auswide Bank concludes as a result of our investigations that your account has been incorrectly debited we will respond to your query by arranging for your nominated financial institution to adjust your account (including interest and charges) accordingly.
- If Auswide Bank concludes 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 evidence of this finding in writing.
- Details of Auswide Bank's Dispute Resolution Process is available on request or alternatively by referring to Auswide Bank's 'Guide to Banking Services'.