

DIRECT DEBIT REQUEST – AFSH NOMINEES PTY LTD (415045)

Important information

We will deduct repayments and direct redraws to the account you nominate below.

Please provide a nominated account in your name. We may also accept company accounts where you are a director. Contact your broker or mortgage manager for further details. Please use **black pen** to complete this form.

Not all accounts allow direct debits. For example, online saver accounts may not allow direct debits. You should check with your financial institution whether the account allows direct debits.

Once complete: Fax to 1300 401 684 and mail original to PO Box 626, Collins Street West, Melbourne VIC 8007.

Details loan account to be changed:

LoanID

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Name of loan account:

ACN or ABN if company:

You request and authorise the credit provider, **AFSH Nominees Pty Ltd (ID 415045)** to arrange for any amount the credit provider may debit or charge you to be debited through the Bulk Electronic Clearing System from an account held at the financial institution below, subject to the terms and conditions of the Direct Debit Request Service Agreement (attached) and any further instructions provided below.

Details of account where loan repayments are deducted and redraws are credited:

Financial institution name:

Name of account holder(s):

BSB:

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Account Number:

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Payment frequency (tick one):

Monthly Twice monthly Fortnightly Weekly

IMPORTANT: Selecting a payment frequency will only apply if your facility account is principal and interest. For facility accounts during an interest only period, the payment frequency will be monthly.

Making additional payments (optional):

PLEASE NOTE: We will deduct the minimum monthly payment you must make on your loan unless you nominate additional amounts. You can nominate additional payments at any time after your loan settles. If you wish to make additional payments, please **tick one** option and provide the amount.

<input type="checkbox"/> Additional repayment	\$
<input type="checkbox"/> Nominated payment of	\$

By signing this Direct Debit Request you acknowledge having read and understood the terms and conditions governing the debit arrangements between you and **AFSH Nominees Pty Ltd** as set out in this Request and in the attached Direct Debit Request Service Agreement.

The holder(s) of the account where funds are debited or charged must sign here:

Bank Account holder's signature:

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Bank Account holder's signature:

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Name:

Name:

Capacity (companies only):

Capacity

(companies only):

DIRECT DEBIT REQUEST SERVICE AGREEMENT

This is your Direct Debit Service Agreement with **AFSH Nominees Pty Ltd, (User ID 415045) ABN 51 143 937 437**. It explains what your obligations are when undertaking a Direct Debit arrangement with us. It also details what our obligations are to you as your Direct Debit provider.

Please keep this agreement for future reference. It forms part of the terms and conditions of your Direct Debit Request (DDR) and should be read in conjunction with your DDR authorisation.

Definitions

agreement means this Direct Debit Request Service Agreement between *you* and *us*.

business day means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.

debit day means the day that payment by *you* to *us* is due.

debit payment means a particular transaction where a debit is made.

direct debit request means the Direct Debit Request between *us* and *you*

us or *we* means AFSH Nominees Pty Ltd *you* have authorised by signing a *direct debit request*.

you means the customer who signed the *direct debit request*.

your account means the account held at *your financial institution* from which *we* are authorised to arrange for funds to be debited.

your financial institution is the financial institution where *you* hold *your account*.

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 arrange for funds to be debited from *your account* as authorised in the *direct debit request*.

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 preceding *business day*.
If *you* are unsure about which day *your account* has or will be debited *you* should ask *your financial institution*.

1.4 In the event of a *direct debit request* not being honoured, *we* may seek to again debit *your account* for the failed payment and related costs at our discretion.

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 14 days written notice.

3. Changes by you

3.1 Subject to 3.2 and 3.3, *you* may change the arrangements under a *direct debit request* by contacting *us* on 1300 300 989.

3.2 If *you* wish to stop or defer a *debit payment* *you* must notify *us* in writing at least three days before the next *debit day*. This notice should be given to *us* in the first instance.

3.3 *You* may also cancel *your* authority for *us* to debit *your account* at any time by giving *us* 15 days notice in writing before the next *debit day*. 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 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 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 *we* are liable to pay goods and services tax ("GST") on a supply made in connection with this *agreement*, then *you* agree to pay *us* on demand an amount equal to the consideration payable for the supply multiplied by the prevailing GST rate.

5. Dispute	<p>5.1 If you believe that there has been an error in debiting <i>your account</i>, you should notify us directly on 1300 300 989 and confirm that notice in writing with us as soon as possible so that we can resolve <i>your</i> query more quickly.</p> <p>5.2 If we conclude as a result of our investigations that <i>your account</i> has been incorrectly debited we will respond to <i>your</i> query by arranging for <i>your financial institution</i> to adjust <i>your account</i> (including interest and charges) accordingly. We will also notify you in writing of the amount by which <i>your account</i> has been adjusted.</p> <p>5.3 If we conclude as a result of our investigations that <i>your account</i> has not been incorrectly debited we will respond to <i>your</i> query by providing you with reasons and any evidence for this finding.</p> <p>5.4 Any queries you may have about an error made in debiting <i>your account</i> 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 <i>your financial institution</i> which will obtain details from you of the disputed transaction and may lodge a claim on <i>your</i> behalf.</p>
6. Accounts	<p>You should check:</p> <ul style="list-style-type: none"> (a) with <i>your financial institution</i> whether direct debiting is available from <i>your account</i> as direct debiting is not available on all accounts offered by financial institutions; (b) <i>your account</i> details which you have provided to us are correct by checking them against a recent account statement; and (c) with <i>your financial institution</i> before completing the <i>direct debit request</i> if you have any queries about how to complete the <i>direct debit request</i>.
7. Confidentiality	<p>7.1 We will keep any information (including <i>your account</i> details) in <i>your direct debit request</i> 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.</p> <p>7.2 We will only disclose information that we have about you:</p> <ul style="list-style-type: none"> (a) to the extent specifically required by law; or (b) for the purposes of this <i>agreement</i> (including disclosing information in connection with any query or claim).
8. Notice	<p>8.1 If you wish to notify us in writing about anything relating to this <i>agreement</i>, you should write to <i>Advantagedge Financial Services Pty Ltd, P.O. Box 626 Collins Street West, Melbourne, Victoria, 8007</i>.</p> <p>8.2 We will notify you by sending a notice in the ordinary post to the address you have given us in the <i>direct debit request</i>.</p> <p>8.3 Any notice will be deemed to have been received two <i>business days</i> after it is posted.</p>