

## BusinessChoice Facility Autopay Request Form – Direct Debit Request

COMPLETE THIS FORM TO REQUEST FOR OR CHANGE AN EXISTING AUTOPAY SET UP

### 1 Details of your Facility

Type of business (please tick ✓):  Sole trader  Partnership  Company  Trust  Other

New Facility

Facility number (if existing)

Registered business name

Business Customer No (if you have one)

Billing account number (if existing, 16 digits)

**These questions will identify or help in identifying the facility**

### 2 How would you like to make your repayment? (please tick ✓)

**Full monthly payment plan (mandatory for BusinessChoice Everyday Charge Card)**

> Each month, the full closing balance on your credit card will be paid

**Percentage of Closing Balance Plan**

>  % (minimum 3% for all Westpac credit cards). Please show the percentage of your closing balance you would like to pay each month. The amount that you will pay each month under this option will be the greater of the specified percentage of the closing balance and the contractual minimum repayment amount (which may include the amount of any unpaid past due amount and/or overlimit amounts).

**Set Monthly Amount Plan**

> \$  (minimum \$10) Please show the amount you would like to pay off your closing balance each month (if the closing balance is less than the set amount, only the closing balance will be paid). The amount that you will pay each month under this option will be the greater of the specified amount and the contractual minimum repayment amount (which may include the amount of any unpaid past due amount and/or overlimit amounts).

> Customer to choose when they would like the payment made after statement has issued (from minimum 2 to maximum 15 days).

### 3 What are the details of your Account to be debited?

Details of the Bank or Financial Institution at which your nominated account is held:

Name of Bank/Financial Institution

Address of Bank/Financial Institution

Suburb / Town

State

Postcode

I/We authorise and request Westpac Banking corporation (User ID 008697) to debit my/our account referred to above with my/our nominated repayment amount through the Bulk Electronic Clearing System. I/We accept the Direct Debit Request Service Agreement.

Name of account which is to be debited

BSB

Account number

#### 4 Authorisation of Direct Debit Card Autopay Request.

This Authorisation must be completed by the following people for the appropriate business type:

Company (Including any company acting as a trustee) – Sole Directors or 2 Directors or 1 Director and 1 company Secretary  
Partnership – 2 Partners  
Sole Trader – the Sole Trader

Trust with non-corporate trustee/s – Trustee/s  
Other – Authorised signatory/ies as Principal/s

This form must be signed in accordance with the current authorisation held by Westpac. Westpac will not act on these instructions unless the signatories who sign this form are authorised to do so under the current authorisation and in the manner stated in the authorisation.

Customer's signature (if the account to be debited is a joint account, both account signatures may be required)

Name (please print)

Signature 1

Name (please print)

#### Direct Debit Request Service Agreement – Terms and Conditions

This Agreement sets out your rights and responsibilities when making credit card repayments by direct debit.

##### Our Commitment to You

- We will debit your nominated account in accordance with your Direct Debit Request.
- We will give you at least 14 days' notice if we need to change your direct debit arrangements,
- We will keep all information relating to your nominated account confidential, except where required for the purposes of conducting direct debits with your financial institution or in connection with claims made on us relating to an alleged incorrect debit.
- Your autopay direct debit (Direct Debit) will take place as per your Direct Debit Request (this form) regardless of any payments you may make into your Billing Account ('Account') before the payment due date. This means if you make a payment into the Account which results in a credit or zero balance at the payment due date, your Direct Debit for the month will continue to take place. This also applies if you make an additional payment into the Billing Account that is a partial payment and still leaves a debit balance, your Direct Debit for the month will remain unchanged and continue to take place.

##### Your Commitment to Us

- Please ensure that Direct Debit can be made from your nominated account as direct debiting is not available on all accounts. If you are uncertain about this, please check with the financial institution where your account is held.
- Please check your nominated account details against a recent statement before completing the Direct Debit Request.
- Please ensure that there are sufficient funds available in the nominated account to allow payments to be made in accordance with your Direct Debit Request.
- If there have been two failed Direct Debit transactions (that is we cannot withdraw the nominated amount from your nominated account) in consecutive months due to insufficient funds in the nominated account, the Bank, at its sole discretion, may:

- (i) cancel the Direct Debit Request;
- (ii) impose a fee or charge
- (iii) charge interest on any unpaid purchases outstanding

If your Direct Debit Request is cancelled, you must arrange to either set up a new Autopay Request Form – Direct Debit Request or use alternative payment methods so we can process your payment. For details about fees and charges, read the terms and conditions of your credit card account

- You need to let us know as soon as possible if the nominated account is transferred or closed or your account details change.
- If your Direct Debit arrangements are cancelled for any reason, you need to arrange an alternative method of making the repayment.
- Please ensure that all account holders for the nominated account sign the Direct Debit Request.

##### Can You Change the Direct Debit Repayment Arrangements?

Any changes that you would like to make are subject to the terms and conditions of your credit card account.

- You need to give us 7 days' notice before your next scheduled repayment for any of the following:
  - stopping an individual repayment.
  - deferring a repayment
  - suspending future repayments.
  - cancelling the repayments completely; or
  - altering the repayment amount or repayment cycle.

You can make all of these changes by calling us on 1300 651 089. You may also stop an individual repayment or cancel your Direct Debit Request by contacting the financial institution where your nominated account is held.

##### Other Information

- If your due date for a credit card repayment falls on a weekend or a national public holiday, we will automatically debit your nominated account on the next business day. If you are uncertain as to when a debit will be processed from your nominated account, please check with the financial institution where your nominated account is held.
- If you believe there has been an error in debiting your nominated account, please contact us as soon as possible on 1300 651 089.

#### 5 Westpac Use Only

Westpac representative is to verify signature(s) and that the form is signed in terms of authority held. Complete details below.

Where this form has not been signed in section 5, tick the box to confirm that written authorisation has been obtained & signatures have been verified.

Westpac Representative's name

Salary number

Signature

Date

Branch Stamp or  
Business Unit name

Please fax the completed form to Unsecured Lending Originations for processing on (02) 9374 7003

▶▶ Customer copy – Please retain for future reference