

Direct Debit Request (DDR)



Customer Ref. Number: _____

Surname: _____ Given Name: _____

Address: _____

Suburb: _____ State: _____ Postcode: _____

Phone (H): _____ Phone (m): _____

Payment Agreement

I/We request you **Fair Go Finance and User ID 390247** to arrange for funds to be debited from my/our nominated account at the financial institution shown below according to the terms and conditions of the Fair Go Finance Personal Loan Contract & Goods Mortgage and any subsequent agreements. In terms of the Direct Debit Request arrangements made between us and signed by you, we undertake to periodically debit your nominated account for the agreed amount for your personal loan.

Financial Institution: _____ Branch: _____

BSB: _____ Account Number: _____

Account Name: _____

This document outlines our service commitment to you, in respect of the Direct Debit Request (DDR) arrangements made between Fair Go Finance and User ID 390247 and you. It sets out your rights, our commitment to you and your responsibilities to us together with where you should go for assistance.

Amount:\$ _____ Frequency (weekly/fortnightly/monthly): _____ Start Date: _____

Drawing arrangements

- If any drawing falls due on a non-business day, it will be debited to your account on the next business day following the scheduled drawing date.
- We will give you at least 14 days notice in writing when changes to the initial terms of the arrangement are made. This notice will state the new amount, frequency, next drawing date and any other changes to the initial terms.
- If you wish to discuss any changes to the initial terms, you can contact Fair Go Finance on 1300 324746 or put your request writing to PO Box 4161, Mandurah North LPO, Mandurah, WA 6210.

Changes: If you want to make changes to the drawing arrangements including deferring, altering, stopping, suspending or cancelling the DDR please contact us on 1300 324746 or put your request writing to PO Box 4161, Mandurah North LPO, Mandurah, WA 6210.

Enquiries: Direct all enquiries to us, rather than to your financial institution, and these should be made at least one working day prior to the next scheduled drawing date. All communication addressed to us should include your name and address.

All personal customer information held by us will be kept confidential except that information provided to our financial institution to initiate the drawing to your nominated account.

Disputes: If you believe that a drawing has been initiated incorrectly, we encourage you to take the matter up directly with us by contacting your Fair Go Finance on 1300 324746 during business hours. If you do not receive a satisfactory response from us to your dispute, contact your financial institution who will respond to you with an answer to your claim:

- within 5 business days (for claims lodged within 12 months of the disputed drawing); or
- within 30 business days (for claims lodged more than 12 months after the disputed drawing)

Should we not be able to substantiate the reason for the drawing you will receive a refund of the drawing amount.

It is your responsibility to ensure that:

- your nominated account can accept direct debits (your financial institution can confirm this); and
- that on the drawing date there is sufficient cleared funds in the nominated account; and
- that you advise us if the nominated account is transferred or closed.

If your drawing is returned or dishonoured by your financial institution, we will attempt to contact you via phone and send a letter to establish arrangements to make up the arrears. As per the Fair Go Finance Personal Loan Contract & Goods Mortgage Direct Debit Dishonour Fee of \$35 will be charged to your account.

Borrower 1 Signature: _____

Date: _____

Borrower 2 Signature: _____

Date: _____