

American Express® FX International Payments

Direct Debit Authorisation

1. Please complete this form either:

- **Online:** Key in details using the tab key to move between fields. Print the form to have it signed. (This form can also be saved for later use).
- **Offline:** Print and complete in CAPITAL LETTERS.

2. Ensure the declaration section is physically signed by the relevant Director(s).

3. Fax completed forms to 1800 194 333 or email the signed form to your FX Relationship Manager.

I/We request and authorise American Express (User ID No. 031275), subject to the Direct Debit Request Service Agreement, to debit amounts in connection with our relationship with American Express, from my/our nominated account at the financial institution as follows:

Business/Company Name	Client ID
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Direct Debit Details

Please attach voided copy of cheque/deposit slip to bring this Direct Debit request into effect

Financial Institution Name	Branch
Address	Postcode
Account Name	
BSB No.	Account No.

Acknowledgement

By signing this Direct Debit Request I/we acknowledge:

- that I/we have read and understood the Direct Debit Request Service Agreement and agree to be bound by the terms of that agreement in addition to the Terms and Conditions for Foreign Exchange Transactions contained in our Product Disclosure Statements; and
- that this Direct Debit Request requests and authorises American Express to debit amounts from my/our nominated account from time to time.

To bring this Direct Debit Request into effect, you must attach either a voided cheque (simply write 'void' across the front) or a copy of the most recent bank statement to your Direct Debit Request. The Direct Debit system cannot be used with passbook savings accounts or accounts outside Australia.

Authorised Bank Signatory/Signatories

Signature	Position
Name	Date
Signature	Position
Name	Date

Declaration

Two signatures are required (2 Partners or 2 Directors or 1 Director and 1 Company Secretary) EXCEPT where there is an Account Administrator to sign or in the case of a Sole Trader, or Sole Director/Sole Company Secretary or individual applicant.

1. By signing below I/we authorise American Express to amend my existing Foreign Exchange Services
2. I/We agree to be bound by American Express' Terms and Conditions for Foreign Exchange Transactions contained in our Product Disclosure Statements for all transactions carried out at our request.
3. I/We understand and agree that American Express is entitled to require receipt of cleared funds before finalising the transaction.
4. I/We authorise American Express to obtain credit reports at its discretion from credit reporting agencies on our Business, or where appropriate, conduct commercial reports on individuals if your Business is a Sole Proprietorship.
5. The individual(s) signing below confirm(s) that he/she is/are authorised to sign the document and that all information given above is correct.

Executed for and on behalf of the Company in accordance with Section 127(1) of the Corporations Act 2001.

Signature	Date	/	/
Name			
Position (select most relevant) <input type="checkbox"/> Account Administrator <input type="checkbox"/> Sole Trader <input type="checkbox"/> Sole Director/Director <input type="checkbox"/> Company Secretary <input type="checkbox"/> Partner <input type="checkbox"/> Individual			
Signature	Date	/	/
Name			
Position (select most relevant) <input type="checkbox"/> Director <input type="checkbox"/> Company Secretary <input type="checkbox"/> Partner			

Direct Debit Request Service Agreement

1. This Agreement authorises American Express (User ID No. 031275) to withdraw money from your nominated account set out in the Direct Debit Request form.
2. Before you complete the Direct Debit Request form, you must check that your nominated account can accept direct debits (some passbook savings accounts and credit cards and accounts outside Australia cannot have direct debits). Contact your financial institution to find out if we can withdraw money from your account by direct debit.
3. When you complete the Direct Debit Request form, you must:
 - carefully check that the account details are correct by comparing them with a recent statement, cheque or deposit slip from your financial institution; and
 - make sure your request is signed in accordance with your authority to operate your nominated account. Every nominated account holder must sign the Direct Debit Request form. The nominated account must belong to you.
4. If we want to change this Agreement, we will notify you 14 calendar days in advance of any change. If you disagree with any change, please notify us within these 14 days.
5. Please notify American Express in writing if you want to:
 - change or cancel this Agreement; or
 - change your nominated account details, we will require you to sign a new Direct Debit Request; or
 - stop or defer an individual payment.
6. If you want to dispute a debit that has been made from your nominated account, you should contact us immediately and we will respond to you within 7 days. If we determine that your nominated account was incorrectly debited we will provide you with reasons for this finding. In either case, we will notify you of the result.
7. We will use our best endeavours to notify you in writing before debiting your nominated account. If the debit date is on a weekend or public holiday in Sydney, we will process your payment on the next business day.
8. You must make sure that sufficient cleared funds are available in your nominated account on the payment date. If there are insufficient funds and your financial institution dishonours the payment then:
 - any charges and tax on those charges incurred by our financial institution may be debited from your nominated account;
 - any charges and tax on those charges incurred by us may be debited from your account; and
 - the amount of the dishonoured debit will be debited to your account.You must advise us in writing if you close your nominated account.
We also reserve the right to cancel the Direct Debit Request if any debit is returned unpaid by your financial institution.
9. We will keep your financial institution account details confidential. However, we will disclose these details:
 - if you consent; or
 - to the extent required by law, for example, if a court requires disclosure; or
 - for the purpose of this Agreement, for example, to settle a dispute.
10. You indemnify us against all losses, costs, damages and liability that we suffer as a result of you giving us incorrect or false information in your Direct Debit Request. Your indemnity:
 - extends and covers all changes you make to your Direct Debit Request; and
 - continues after this agreement is ended.

In this Agreement, "American Express", "we", "us" and "our" means American Express International, Inc. ABN 15 000 618 208.

N.B. To ensure that all account details are correct, please attach either a voided cheque (simply write 'void' across the front) or a copy of the most recent bank statement to your Direct Debit Request. The Direct Debit system cannot be used with passbook savings accounts or accounts outside Australia.

Client Service Centre: 1300 554 884 (Mon-Fri 9am-5pm, AEST)

Web: www.americanexpress.com.au/ip