

Direct Debit Request

Authority and request to debit the account detailed below to pay Macquarie Credit Union Limited (User ID No 048632)

SECTION A: MEMBER'S DETAILS

<input type="checkbox"/> New Direct Debits cannot be amended. The existing authority must be cancelled (Quick Debit Cancel Request) and a new Direct Debit Request must be completed for any changes.		Start date:	Authority number:
MEMBER NUMBER:		S/L TYPE TO BE CREDITED:	
SURNAME/COMPANY:			
GIVEN NAME OR ACN/ABN:			
ADDRESS:			
	Suburb:	State:	Postcode:

SECTION B: AUTHORITY AND REQUEST TO DEBIT

You authorise and request Macquarie Credit Union Limited (User ID No 048632), until further notice in writing, to arrange for any amount Macquarie Credit Union Limited may properly debit or charge you to be debited from the account identified below through the Bulk Electronic Clearing System, subject to the terms and conditions of the Direct Debit Request Service Agreement and any further instructions provided below. Alternatively, you may nominate the debit amount in the next section of this form.

SECTION C: AMOUNT AND FREQUENCY OF DEBIT

SPECIFIC AMOUNT:	\$	<input type="checkbox"/> AGREED LOAN REPAYMENT	<input type="checkbox"/> OTHER AGREED AMOUNT*
FREQUENCY:	<input type="checkbox"/> WEEKLY	<input type="checkbox"/> FORTNIGHTLY	<input type="checkbox"/> MONTHLY OR <input type="text"/>
COMMENCEMENT DATE:	/ /	UNTIL / /	OR UNTIL FURTHER NOTICE

* As per loan or other agreement

SECTION D: ACCOUNT DETAILS

Insert the name and address of financial institution at which your account is held

BANK NAME:			
BSB NUMBER:		BRANCH:	
ACCOUNT NAME:		ACCOUNT NUMBER:	

NOTE: Direct Debiting may not be available on the full range of accounts. If unsure, please refer to your financial institution for further information.

SECTION E: ACKNOWLEDGEMENT

By signing this Direct Debit Request you acknowledge that you have read and understood the terms and conditions governing the debit arrangements between you and Macquarie Credit Union Limited as set out in this Direct Debit Request and the Direct Debit Request Service Agreement.

Please ensure that the account information you have provided is correct and that this Direct Debit Request is signed by all account holders of the nominated account.

SIGNATURE:	PLEASE SIGN HERE	SIGNATURE:	PLEASE SIGN HERE
	DATE:		DATE:

DEFINITIONS

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

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.

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

us and **we** means Macquarie Credit Union Limited who you have authorised by signing a direct debit request.

you means the customer who signed the direct debit request.

your financial institution is the financial institution where you hold the account that you have authorised us to arrange to debit.

1. DEBITING YOUR ACCOUNT

- 1.1 By signing the 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 only arrange for funds to be debited from your account as authorised in the direct debit request. We will not issue individual confirmation of payments made.
- 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 previous or following business day. If you are unsure about which day your account has been or will be debited, please check with your financial institution.

2. CHANGES BY US

- 2.1 We may vary the terms of this agreement or a direct debit request at any time by giving you at least thirty (30) days' written notice.

3. CHANGES BY YOU

- 3.1 Subject to clauses 3.2 and 3.3, you may defer a debit payment or change the arrangements under a direct debit request by giving us notice in writing, signed by you, of the deferral or change.
- 3.2 If you wish to stop a debit payment you must notify us in writing prior to the next debit day. This notice should be given to us in the first instance.
- 3.3 You may also cancel your direct debit request at any time by giving us 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 on a debit day 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 be charged a fee to reimburse us for fees or charges we have incurred for the failed transaction; 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 Macquarie Credit Union Limited A.B.N. 85 087 650 253 ("the Credit Union") is liable to pay goods and services tax ("GST") on a supply made by the Credit Union in connection with this agreement, then you agree to pay the Credit Union on demand an amount equal to the consideration payable for the supply multiplied by the prevailing GST rate.

5. DISPUTE

- 5.1 If you believe that there has been an error in debiting your account, you should notify us directly by telephone on 1300 885 480, facsimile on (02) 6882 6909 or by emailing info@macquariecu.com.au. You should also confirm the details in writing with us as soon as possible so that we can resolve your query quickly.
- 5.2 If we conclude as a result of our investigations that your account has been incorrectly debited we will respond to your query by arranging for your financial institution to adjust your account (including interest and charges) accordingly. We will also notify you in writing of the amount by which your account has been adjusted.
- 5.3 If we conclude 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 any evidence for this finding.
- 5.4 Any queries you may have about an error made in debiting your account 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 your financial institution, which will obtain details from you of the disputed transaction and may lodge a claim on your behalf.

6. ACCOUNTS

- 6.1 Please be aware that direct debiting may not be available on all accounts. You should check:
- (a) with your financial institution whether direct debiting is available from your account;
 - (b) your account details which you have provided to us are correct by checking them against a recent account statement from your financial institution; and
 - (c) with your financial institution before completing the direct debit request if you have any queries about how to complete the direct debit request.

7. CONFIDENTIALITY

- 7.1 We will keep any information (including your account details) in your direct debit request 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. You may access any personal information we hold about you at any time by contacting us.
- 7.2 We will only disclose information that we have about you:
- (a) to the extent specifically required by law; or
 - (b) for the purposes of this agreement or if required by our sponsor in the direct debit system (including disclosing information in connection with any query, dispute or claim).

8. NOTICE

- 8.1 If you wish to notify us in writing about anything relating to this agreement, you should write to:
Macquarie Credit Union Limited
PO Box 1618
DUBBO NSW 2830.
- 8.2 We will give you notice by sending such notice in the ordinary post to the address you have given us in the direct debit request.
- 8.3 Any notice will be deemed to have been received two business days after it is posted.