



Bank of  
Melbourne

# Direct Debit Request/Authority for Automated Transfer – Personal Loans.

We collect your information in this form to process your direct debit request in accordance with the Direct Debit Request Service Agreement. We cannot process your request if you do not provide the relevant information. Our privacy policy is available at [bankofmelbourne.com.au](http://bankofmelbourne.com.au) or by calling 13 22 66, and covers information about how we handle your personal information, including how to access your information, seek corrections and make complaints.

## (Only to be used for Personal Loans starting with S)

(This option is not available for Portfolio or Get Set Loans or other line of credit accounts)

### (✓) Please tick

- |  |  |
|--|--|
| <input type="checkbox"/> New                             | <input type="checkbox"/> Complete 1, 2, 3, 4 & 6 |
| <input type="checkbox"/> Amendment to existing authority | <input type="checkbox"/> Complete 1, 2, 3, 4 & 6 |
| <input type="checkbox"/> Cancellation                    | <input type="checkbox"/> Complete 1, 5 & 6       |

## 1. Customer Details and Loan Account Details.

Loan Account Number for Credit

Name

Address

Postcode

Contact Number (Home)

Contact Number (Work)



**Direct Debit Request/Authority for Automated Transfer  
– Personal Loans.**

**Additional Payment Options (✓) tick one**

- Required Monthly Payment  
 Extra Payment (for loans at a variable rate only)

\$ .00

(to be transferred each week/fortnight/month in addition to the weekly/fortnightly/monthly debit towards my/our required monthly repayment)

- Fixed Whole Amount (for loans at a variable rate only)

\$ .00

(being a fixed amount the Debit User will debit under this authority until the amount of the weekly/fortnightly/monthly payments necessary to make up the required monthly repayment exceed that fixed amount, at which time I/we authorise the Bank to debit the weekly/fortnightly/monthly payment necessary to make up the required monthly repayment)

**5. Cancellation.**

**Direct Debit Request for Nominated Transaction Account at another Financial Institution**

- I/We hereby cancel my/our existing Direct Debit arrangement with Bank of Melbourne – A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714. Debit User Number 420440 with respect to the payment of the loan account set out in Section 1 of this form.

**Automatic Transfer Authority for Nominated Transaction Account at Bank of Melbourne**

- I/We hereby cancel my/our existing authority for Automatic Transfer with respect to the payment of the loan account set out in Section 1 of this form.

**6. Customer Signature.**

To be signed according to the authority held on the Nominated Transaction Account

Signature

Date

Signature

Date

**Branch/Office Use Only.**

Where payment method is to be by Direct Debit Request, a Direct Debit Request Service Agreement was issued to customer on:

Date

Employee Number

Contact Number

After input, please forward completed form to the address listed below.



**Mail:**

Locked Bag 20037  
Melbourne VIC 3001



**Fax:**

(03) 9982 4162

## Direct Debit Request Service Agreement.

### Debit User's Name and Address

Bank of Melbourne – A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714  
Level 2 Rialto Towers 525 Collins Street Melbourne VIC 3000  
User ID: 420440

You have entered or are about to enter into an arrangement under which you make payments to us. You want to make those payments by use of the Direct Debit System.

This agreement sets out the terms on which we accept and act under a Direct Debit Request ("your Direct Debit Request") you give us to debit amounts from your account under the Direct Debit System for the purpose of making repayments on a loan we made. The loan details are on your Direct Debit Request.

This agreement is additional to the arrangement under which you make payments to us.

Please ensure you keep a copy of this agreement as it sets out certain rights you have against us and certain obligations you have to us due to giving us your Direct Debit Request.

### When we are bound by this agreement.

1. We agree to be bound by this agreement when we receive your Direct Debit Request complete with the particulars we need to draw an amount under it.

### What we agree and what we can do.

2. We only draw money out of your account in accordance with the terms of your Direct Debit Request.
3. We give you a statement every 6 months for personal loans, which show the amounts paid to your loan which we draw under your Direct Debit Request.
4. On giving you at least 14 days' notice, we may:
  - change our procedures in this agreement;
  - change the terms of your Direct Debit Request; or
  - cancel your Direct Debit Request.

For example, and without limiting when Bank of Melbourne may cancel your Direct Debit Request, we may do so if we cannot draw an amount in accordance with your Direct Debit Request three consecutive times.

5. You may ask us to:
  - alter the terms of your Direct Debit Request;
  - defer a payment to be made under your Direct Debit Request;
  - stop a drawing under your Direct Debit Request; or
  - cancel your Direct Debit Request,by attending your local branch and completing a form at least 10 working days before a payment is due under your Direct Debit Request.
6. You may dispute any amount we draw under your Direct Debit Request by contacting us on 13 22 66 with your loan number and details of the disputed amount. Also, you may dispute a drawing with your financial institution.

7. We deal with any dispute under clause 6 of this agreement as follows:
  - we use internal reports to confirm dispute details and contact the other financial institution where necessary; and
  - we undertake to complete inquiries, resolve disputes and inform you within seven business days of receiving your inquiry on the disputed amount if the disputed transaction is less than 12 months old and one month if the disputed transaction is more than 12 months old.
8. If the day on which you must make any payment to us is not a business day, we draw on your account under your Direct Debit Request on the next business day.
9. We may credit your loan account with a payment amount before we seek to draw the payment in accordance with your Direct Debit Request. If that drawing is rejected, we reverse the credit we made to your loan account.
10. If your financial institution rejects any of our attempts to draw an amount in accordance with your Direct Debit Request, we will advise you in writing and you will need to make alternate arrangements to make the payment. We may charge you a fee if our attempt to make a drawing under your Direct Debit Request is rejected.
11. We will not disclose to any person any information you give us on your Direct Debit Request, which is not generally available, unless:
  - you dispute any amount we draw under your Direct Debit Request and we need to disclose any information, relating to your Direct Debit Request or to any amount we draw under it, to the financial institution at which your account is held; or
  - you consent to that disclosure; or
  - we are required to disclose that information by law.

### What you should consider.

12. Not all accounts held with a financial institution are available to be drawn on under the Direct Debit System.
13. Before you complete your Direct Debit Request, it is best to check account details against a recent statement from your financial institution to ensure the details on your Direct Debit Request are completed correctly.
14. Please enquire of your financial institution, if you are uncertain when your financial institution processes an amount we draw under your Direct Debit Request on a day which is not a business day.
15. You are responsible to ensure there are sufficient clear funds available in your account, by the due date on which we draw any amount under your Direct Debit Request, to enable us to obtain payment in accordance with your Direct Debit Request.
16. We request you to direct:
  - all requests to stop or cancel your Direct Debit Request to us or your financial institution; and
  - all enquiries relating to any dispute under clause 6 of this agreement to us or your financial institution.