

Credit Card Direct Debit Request

USE THIS FORM TO:

- Set up a new regular direct debit to your Great Southern Bank Credit Card Account.
- Vary an existing regular direct debit to your Great Southern Bank Credit Card Account.
- Cancel a regular direct debit to your Great Southern Bank Credit Card Account.

1 DETAILS OF ACCOUNT TO BE CREDITED

Surname Given name(s)

Customer number: Credit card number: XX XXXX
Please enter the first six and last four digits of your credit card number.

2 DETAILS OF DIRECT DEBIT

Each month, on the 'minimum monthly payment' due date on my statement, I want to schedule a:

Minimum repayment - This is the minimum repayment you are required to make under your Credit Card Conditions of Use and Credit Guide.

Closing balance payment - This is the full 'closing balance*' shown on your credit card statement.

Fixed payment of \$ (min. \$35) OR % (min. 3%) of my 'closing balance'
 - This is a fixed dollar amount or percentage of the 'closing balance' on your credit card statement.[^]

[^] The fixed payment amount will be paid regardless of the 'closing balance' or 'total amount due' on your statement. This may result in a positive balance on your account if more than the 'closing balance' is paid. Alternatively, it may result in fees or enforcement action being taken if you have not made other arrangements to pay the 'total amount due' on your statement. * The 'closing balance' is calculated at your statement date. If you make any extra repayments before the direct debit payment, this will not change the amount of the payment we take.

3 ACCOUNT TO BE DEBITED

The account to be debited is:

- A Great Southern Bank account **Please go to Section 4**
- An account at another financial institution **Please go to Section 5**

4 GREAT SOUTHERN BANK ACCOUNT TO BE DEBITED

Account number: Name of account to be debited:

It is your responsibility to ensure that there are sufficient cleared funds available in your Great Southern Bank account to allow a debit payment to be made. Should three (3) successive direct debit drawings be dishonoured, this direct debit request will be cancelled.

FIRST ACCOUNT SIGNATORY SECOND ACCOUNT SIGNATORY (IF REQUIRED)
 Signature Signature

Date Date

This form is now complete. Please proceed directly to 'Once you have completed this form' at the end of the document.

5 OTHER FINANCIAL INSTITUTION ACCOUNT TO BE DEBITED

Only complete if you selected 'An account at another financial institution' in Section 3.

Name of account to be debited:

BSB: Account number:

Financial institution: Branch:

By signing and/or providing Great Southern Bank with a valid instruction regarding this Direct Debit Request, I have understood and agreed to the terms and conditions governing the debit arrangements as set out in the Direct Debit Service Agreement provided overleaf.

Signature Date

Once you have completed this form:



Online banking:
Access your secured Online Banking to forward your form.



Mail it to:
Great Southern Bank
GPO Box 100
Brisbane QLD 4001



Drop it into a branch

We're here to help

If you need assistance completing this form, call us on **1300 367 672** or drop into your local branch.

INTERNAL USE ONLY

SECTION 1 Completed by staff member receiving the form

Form submitted:
Banking Support
Branch
Great Southern Bank contact centre
Secure Email in Great Southern Bank
Online Banking

Identity confirmed:
I have verified the customer's identity
The customer has verbally confirmed
and consented to the above request
(Contact centre only)

Received by:
Staff name: Employee ID: Date processed:

SECTION 2 Completed by staff member processing the form

Processed by:
Staff name: Employee ID: Date processed:

Checked by:
Staff name: Employee ID: Date processed:

DIRECT DEBIT REQUEST SERVICE AGREEMENT

This is your Direct Debit Service Agreement with Great Southern Bank a business name of Credit Union Australia Limited, User ID 048079, ABN 44 087 650 959 AFSL/ACL NO 238317. It explains what your obligations are when undertaking a Direct Debit arrangement with us. It also details what our obligations are to you as your Direct Debit provider. Please keep this agreement for future reference. It forms part of the terms and conditions of your Direct Debit Request (DDR) and should be read in conjunction with your DDR authorisation.

1. Debiting your account at another financial institution

- 1.1 By signing a Direct Debit Request or by providing us with a valid instruction, you have authorised us to arrange for funds to be debited from your account at another financial institution. 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 at another financial institution as authorised in the Direct Debit Request.
- 1.3 If the debit day falls on a day that is not a banking day, we may direct the other financial institution to debit your account at another financial institution on the following banking day. If you are unsure about which day your account at another financial institution has or will be debited you should ask the other financial institution.

2. Amendments by us

- 2.1 Should three (3) successive direct debit drawings be dishonoured for any reason by the other financial institution, this direct debit request shall be cancelled.
- 2.2 We may vary any details of this agreement or a Direct Debit Request at any time by giving you at least fourteen (14) days written notice.

3. Amendments by you

- 3.1 You may amend the amount or next payment date or cancel your Direct Debit Request by providing us with at least 5 days notification by writing to GPO Box 100, Brisbane Qld 4001 or telephoning us on 133 282 during business hours. You may also cancel this agreement through the other financial institution, which is required to act promptly on your instructions.

4. Your obligations

- 4.1 It is your responsibility to ensure that there are sufficient clear funds available in your account at the other financial institution to allow a debit payment to be made in accordance with the Direct Debit Request and that account details supplied are valid and that direct debits are available on the specified account.

- 4.2 If there are insufficient clear funds in your account at the other financial institution to meet a debit payment:
 - (a) you may be charged a fee and/or interest by the other financial institution;
 - (b) you may also incur fees or charges imposed or incurred by us.
- 4.3 You should check your statement for the account at the other financial institution to verify the amounts debited from the account are correct.

5. Dispute

- 5.1 If you believe that there has been an error in debiting your account at another financial institution, you should notify us directly on 133 28 2 and confirm that notice in writing with us as soon as possible so that we can resolve your query more quickly. Alternatively you can take it up directly with your financial institution.
- 5.2 If we conclude as a result of our investigations that your account at another financial institution has been incorrectly debited we will respond to your query by arranging for your financial institution to adjust your account at another financial institution (including interest and charges) accordingly. We will also notify you in writing of the amount by which your account at another financial institution has been adjusted.
- 5.3 If we conclude as a result of our investigations that your account at another financial institution has not been incorrectly debited we will respond to your query by providing you with reasons and any evidence for this finding in writing.

6. Confidentiality

- 6.1 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.
- 6.2 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 (including disclosing information in connection with any query or claim).

7. Notice

- 7.1 If you wish to notify us in writing about anything relating to this agreement, you should write to: Great Southern Bank, GPO Box 100, Brisbane QLD 4001

Our **privacy policy** explains how we handle your personal information, and is available at greatsouthernbank.com.au or by calling us on **1300 367 672**.