

Direct Debit Request Service Agreement

This is your Direct Debit Service Agreement with Credit Union Australia Limited, trading as Great Southern Bank (Great Southern Bank), User Id 048079 & ABN: 44 087 650 959 (the Debit User). 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.

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
debit payment means	a particular transaction where a debit is made.
Direct Debit Request (DDR) means	the written, verbal or online request Direct Debit Request between us and you to debit funds from your account
us or we	means Great Southern Bank, (the Debit User) you have authorised by requesting a Direct Debit Request.
you/your means	the customer who has authorised the Direct Debit Request.
your financial institution means	the financial at which you hold the account you have authorised us to debit.

1. Debiting your account at another financial institution

- 1.1 By signing a **Direct Debit Request (DDR)** you have authorised us to arrange for funds to be debited from **your account**. You should refer to the **DDR** and this agreement for the terms of the agreement between us and you.
- 1.2 **We** will only arrange for funds to be debited from **your account** as authorised in this **DDR**.
- 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 following **business day**. If you are unsure about which day **your account** has or will be debited you should ask **your financial institution**.

2. Amendments by us

- 2.1 **We** may vary any details of this agreement or **DDR** at any time by giving you at least thirty (30) days written notice.
- 2.2 Should four (4) or more direct debits be dishonoured for any reason by the other financial institution, this direct debit will be cancelled.

3. Amendments by you

- 3.1 You can:
 - cancel or suspend the **DDR**; or
 - amend the amount or next payment date, at any time by giving us with at least 5 days notice in writing.

To do so, write to Great Southern Bank GPO Box 100, Brisbane QLD 4001, or phone us on 133 282 during business hours.

- 3.2 **You** may also cancel the 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** to allow a debit payment to be made in accordance with the **DDR**.
- 4.2 If there are insufficient clear funds in **your account** to meet a debit:
 - (a) **you** may be charged a fee and/or interest by **your financial institution** and/or by **us**; and
 - (b) **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.
- 4.3 You should check the statement of **your account** at **your financial institution** to verify that the amounts debited from your account are correct.

5. Dispute

- 5.1 If you believe that there has been an error in debiting **your account**, you should notify us directly by contacting us on 133 282 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 this up with **your financial institution** directly.

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 **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 investigation that **your account** has not been incorrectly debited **we** will respond to your query by providing you with any reasons and any evidence for this finding in writing.

6. Accounts

6.1 Before completing your **DDR**, you should check:

- (a) with **your financial institution** whether direct debiting is available from **your account** as direct debiting is not available on all accounts offered by financial institutions;
- (b) **your account** details which **you** have provided to us are correct by checking them against a recent **account** statement;
- (c) with **your financial institution** if you have any queries about how to complete the **DDR**.

7. Confidentiality

7.1 **We** will keep any information (including **your account** details) in your **DDR** 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.

7.2 **We** will only disclose the information we have about you:

- to the extent specifically required by law; or
- for the purpose of this **agreement** (including disclosing information in connection with any query or claim).

8. Contacting each other

8.1 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

8.2 **We** will notify **you** by sending a notice to your preferred address (email or postal).

8.3 Any notice will be deemed to have been received on the date it would have been delivered in the ordinary course of post or the second business day after sending if email.