



DIRECT DEBIT REQUEST

Reference No.

To: Mortgage Asset Services.

Address: PO Box 7216, Cloister Square, PERTH, WA 6850

I/We	Family Name	Given Name(s)
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>

authorise and request you to debit my/our account described below with any amounts which may be due by me/us in connection with my/our mortgage loan and which may be debited or charged through the Bulk Electronic Clearing System (BECS) to my/our account conducted with

NOMINATED ACCOUNT TO BE DEBITED – Details of DEBIT

FROM this account

Name of Financial Institution	Branch
<input type="text"/>	<input type="text"/>

Name of Account Holders (or Account Title)

BSB	ACCOUNT No.
<input type="text"/>	<input type="text"/>

PAYMENT FREQUENCY

Weekly Fortnightly Monthly (tick one)

CUSTOMER AUTHORISATION

(NB: Direct debiting is not available on the full range of accounts. If in doubt please refer to your Financial Institution)

I/we acknowledge that this Direct Debit arrangement is governed by the terms of the Client Service Agreement attached.

Customer Signature

Home Contact No. Work Contact No.

Customer Signature

Home Contact No. Work Contact No.

Date _____

_____/_____/_____

Date _____

_____/_____/_____

Client Service Agreement

This document provides information to you regarding the direct debiting of your account. By signing the Direct Debit Request (**DDR**) you acknowledge you have read and understood these terms.

How the DDR will be used

1. The DDR will be used to debit amounts due by you under your loan agreement with the lender.
2. Where a payment due date falls on a non-business day, the amount will be debited on the next business day.
3. The purpose for which the DDR is used will not be changed without giving you at least 14 days notice.
4. All information relating to your nominated account will be kept private.

Your rights:

5. You may not terminate the DDR without the mortgage manager's consent.
6. You may stop any individual debit by giving written notice to the mortgage manager. This notice must be received by the mortgage manager at least **5** business days prior to the payment due date.
7. You may request deferment or alteration to payments under the DDR by contacting the Mortgage Manager. There is no obligation to agree to any request. Any request must be given at least **5** business days prior to the payment due date.
8. If you consider that a debit has been incorrectly made, you should contact the mortgage manager. The mortgage manager will determine whether the debit was correct, and if not, arrange for an adjustment. If the mortgage manager determines that the debit was correct, you will be told why.

Your commitment to us:

9. You must ensure there are sufficient funds available in the nominated account to meet each debit on its due date.
10. You must ensure that the account you propose to debit allows direct debits. You should check this directly with the financial institution at which you maintain the account.
11. You will not close or alter the account without the mortgage manager's prior written consent and unless approved alternate payment arrangements have been made.
12. If a payment is dishonoured, you may be charged fees by your financial institution, you may incur fees under your credit contract, and you may be in default under your credit contract.