

# Credit Card Automatic Payment Plan



St. George Bank - A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714.

- Direct Debit Request  Please tick:
- New Automatic Payment Plan  Complete 1, 3 and 5
- Amendments to existing authority  Complete 1, 3 and 5
- Cancellation  Complete 1, 4 and 5

## 1. CUSTOMER DETAILS

Your St. George Credit Card Number is  Full Name

Residential Address

Postcode

Home phone number  Work phone number

## 2. AUTHORISATION

By signing this document, I/we authorise St. George Bank - Autopay, Debit User Number 8380 (the Debit User) to debit my/our account, detailed in the Schedule below, through the Direct Debit System, with any amounts I/we must pay the Debit User when due under the arrangement between the Debit User and me/us. I/We understand and acknowledge that **the Debit User may vary the amount or frequency of debits under this authority in accordance with any variation to the arrangement between the Debit User and me/us.** This authority is to remain in force until further notice.

## 3. THE SCHEDULE

Name of Financial Institution (from where payment will come)

Address of Financial Institution

BSB Number  Account Number

Account Title  Account Type

(Direct Debiting is not available on full range of accounts. If in doubt, please refer to the financial institution at which the account is held.)

Customer Payment Options  tick one

- Minimum Repayment
- Account Paid in full
- Fixed Monthly Payment equal to \$  per month (minimum \$10). If the outstanding balance is less than your nominated amount, only the outstanding balance will be paid. If your nominated amount falls below your Minimum Repayment the Bank will debit the Minimum Repayment.

## 4. CANCELLATION OF DIRECT DEBIT REQUEST

- I/We hereby cancel my/our existing Direct Debit arrangement with St. George Bank - Autopay, Debit User Number 8380.

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## 5. SIGNATURES

### Conditions

1. The Bank will only make a debit if there are funds owing on my/our credit card account at the time the debit is processed. If a debit on the above nominated account is dishonoured, the Automatic Payment Dishonour Fee will apply. I/we acknowledge that if we have chosen to make fixed monthly payments, I/we accept that when my/our minimum repayment amount is greater than the above nominated fixed monthly payment, the Bank will debit the minimum repayment amount. Also, when my/our outstanding balance is less than the above nominated fixed monthly payment, the Bank will only debit the outstanding balance. The Bank is not liable for any expense or loss that I/we may suffer because of a dishonour of a payment under this automatic payment plan.
2. The Bank may cancel this direct debit request (amongst other reasons) if I/we do not have enough cleared funds available on two or more occasions.
3. The Bank may debit my/our account under this authority if there are available cleared funds in my/our account even if I/we die or become bankrupt until written notice of my/our death or bankruptcy is received by the Bank.
4. I/We understand that the debits the Bank makes under this authority will be on the due date for payment, which is 25 days after the date of the statement.
5. I/We understand that if the current statement on my/our credit card account has already issued or is about to be issued, the Bank will not make a debit under this authority for payment on that statement. The first debit we make will take place 25 days after the date of the next statement. I/We understand that I/we must make the payment required by the credit card statement which has already issued or which is about to be issued.

We collect personal information from you to process your application, provide you with your product or service, and manage your product or service. We may also use your information to comply with legislative or regulatory requirements in any jurisdiction, prevent fraud, crime or other activity that may cause harm in relation to our products or services and help us run our business. We may also use your information to tell you about products or services we think may interest you.

We may disclose your personal information to an entity which is located outside Australia. Details of the countries where the overseas recipients are likely to be located are in our privacy policy.

If you do not provide all the information we request, we may need to reject your application or we may no longer be able to provide a product or service to you. We may disclose your personal information to other members of the Westpac Group, anyone we engage to do something on our behalf and other organisations that assist us with our business.

As a provider of financial services, we have obligations to disclose some personal information to government agencies and regulators in Australia, and in some cases offshore. We are not able to ensure that foreign government agencies or regulators will comply with Australian privacy laws, although they may have their own privacy laws. By using our products or services, you consent to these disclosures.

We are required or authorised to collect personal information from you by certain laws. Details of these laws are in our privacy policy.

Our privacy policy is available at [stgeorge.com.au](http://stgeorge.com.au) or by calling 13 33 30 for personal cards and 133 800 for business cards. It covers:

- how you can access the personal information we hold about you and ask for it to be corrected;
- how you may complain about a breach of the Australian Privacy Principles or a registered privacy code and how we will deal with your complaint;
- how we collect, hold, use and disclose your personal information in more detail.

We will update our privacy policy from time to time.

"We", "our", "us" means St. George Bank - A Division of Westpac Banking Corporation ABN 33 007 457 141. "Westpac Group" means Westpac Banking Corporation and its related bodies corporate.

I/We have read and understand the above conditions. To be signed according to the authority held on the Account at the other Financial Institution.

Customer Signature

Date

X

/ /

Customer Signature (if joint account\*)

Date

X

/ /

\* Please note: applicable to personal cards only.

## BRANCH USE ONLY

Branch

Contact No.

Staff Name



**Mail:**  
Group Card Services  
Reply Paid 1518  
Adelaide SA 5001



**Fax:**  
08 8424 7370

## DIRECT DEBIT REQUEST SERVICE AGREEMENT

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 payments on a credit card account. The account 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 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 month, which shows the amounts credited to your credit card account which we draw under your Direct Debit Request.
4. On giving you at least 25 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 we may cancel your Direct Debit Request, we may cancel your Direct Debit Request if we cannot draw an amount in accordance with your Direct Debit Request on at least two consecutive occasions.

5. You may ask us to:
  - alter the terms of 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 33 30 for personal cards and 133 800 for business cards, with your credit card account 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 credit card 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 may reverse the credit we made to your credit card account.
10. If your financial institution rejects any of our attempts to draw an amount in accordance with your Direct Debit Request, we will inform 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. You may direct:
  - any requests to stop or cancel your direct debit request to us or your financial institution; and
  - any enquiries relating to any dispute under clause 6 of this agreement to us or your financial institution.