

Direct Debit Request/Authority for Automatic Transfer – Get Set Loan

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 stgeorge.com.au or by calling 13 33 30, and covers information about how we handle your personal information, including how to access your information, seek corrections and make complaints.

Please tick

New Complete 1, 2, 3, 4, 5 (if applicable) and 7

Amendment to Complete 1, 2, 3, 4, 5 (if applicable) and 7

Cancellation Complete 1, 2, 3, 6 and 7

1. Customer Details

Get Set Loan account number for Credit

Name

Address

Postcode

Contact number (Home)

Contact number (Work)

2. Direct Debit Request for Nominated Transaction Account at another Financial Institution

- By signing this document, I/we authorise St.George Bank - A Division of Westpac Banking Corporation ABN 33 007 457 141 ("St.George") Debit User Number 162859 to debit my/our account, detailed in Section 3 below, through the Bulk Electronic Clearing System, with any amounts I/we must pay the Debit User when due under the arrangement between the Debit User and me/us.

OR

Automatic Transfer for Authority for Nominated Transaction Account at St.George Bank

- I/We authorise St.George to withdraw from my/our St.George transaction account number detailed in Section 3 below each month the minimum monthly loan repayment together with other amounts due and payable under the terms and conditions applying to the Get Set Loan account.

I/We understand and agree that:

- where insufficient funds are available in the nominated transaction account to meet the repayment due, no amount will be transferred from the nominated transaction account that month.
- this authority remains in force until St.George receives written notice of my/our death or bankruptcy; or that I/we cancel or vary the authority; or St.George cancels the authority.
- without limiting when St.George may cancel this authority, St.George may do so if there are insufficient funds available in the nominated savings account to make the transfer three consecutive times.

3. Nominated Transaction Account

Name of Financial Institution

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.) This authority is to remain in force until further notice.

4. Minimum Monthly Repayment Instructions

This section must be completed before proceeding to Section 5.

Minimum Monthly Repayment

Please nominate commencement date (must be on or before the 25th of the month).

Date

 / /

5. Extra Payment Instructions

Extra Payment

Please nominate commencement date (must be on or before the 25th of the month).

Weekly

\$ amount

Day

Date

 / /

Fortnightly

\$ amount

Day

Date

 / /

Monthly

\$ amount

Day

Date

 / /

6. Cancellation

Direct Debit Request for Nominated Transaction Account at another Financial Institution

I/We hereby cancel my/our existing Direct Debit arrangement with St.George Bank - A Division of Westpac Banking Corporation ABN 33 007 457 141 Debit User Number 162859 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 St.George

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.

7. 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: Imaging Department, Kogarah



Mail:

Locked Bag 1
Personal Lending
Kogarah NSW 1485



Fax:

(02) 9055 1953

Direct Debit Request Service Agreement for Get Set Loan Account

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 Get Set Loan 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 your rights and responsibilities you have by 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 Get Set Loan account 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.

Direct Debit Request Service Agreement for Get Set Loan Account (continued)

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 2 consecutive occasions.

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 33 30 with your Get Set Loan 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 twelve 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 Get Set 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 may reverse the credit we made to your Get Set 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 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.