



Direct Debit Request Form

Fax: (03) 8679 3671
GPO Box 2110
Melbourne Victoria 3001

Please complete all fields. Any changes will need to be made in writing and received at least six (6) days before the next scheduled direct debit date.

REQUEST AND AUTHORITY TO DEBT	
Surname or Company Name	Given Names or ACN/ABN
▶	▶
<p>You request and authorise NATIONAL CREDIT MANAGEMENT LIMITED (User ID 136268) (NCML) to arrange for any amount NCML may debit or charge you to be debited through the Bulk Electronic Clearing System from an Account held at the financial institution identified below subject to the terms and conditions of the Direct Debit Request Service Agreement (and any further instructions provided below).</p>	

NAME AND ADDRESS OF THE FINANCIAL INSTITUTION AT WHICH ACCOUNT IS HELD
Name of Financial Institution
▶
Address
▶

ACCOUNT DETAILS
Name of Account Holder
▶
BSB Number <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/>
Account Number <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

ACKNOWLEDGEMENT
By signing this Direct Debit Request you acknowledge having read and understood the terms and conditions governing the debit arrangements between you and NCML as set out in this request and in your Direct Debit Request Service Agreement.

PAYMENT OPTIONS
The maximum amount to be debited at any one time is:
▶ \$ <input type="text"/> (amount in words) ▶ <input type="text"/>
The first debit may be made on:
<input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> and at the following intervals thereafter (please circle): <input type="radio"/> Weekly <input type="radio"/> Fortnightly <input type="radio"/> Monthly

SIGNATURE
▶
(If signing for a company, sign and print full name and capacity for signing eg. Director, Company Secretary)
Address
▶
Telephone Number ▶ <input type="text"/>
Date <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/>

NCML Reference: <input type="text"/>

Direct Debit Request - Services Agreement

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 the payment by you to us is due.
- “**Debit Payment**” means a particular transaction where a debit is made.
- “**Direct Debit Request**” means the written, verbal or online request between you and us to debit funds from your nominated account.
- “**Us**” or “**We**” means National Credit Management Limited - ABN 85 008 281 128.
- “**You**” means the customer who authorised the written, verbal or online Direct Debit Request.
-

1. Debiting your Account

- 1.1 By written, verbal or online request you have authorised us to arrange for funds to be debited from your Account. 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 if we have sent to the address/email address nominated by you, a billing advice which specifies the amount payable by you to us and when it is due.
- 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.
- 1.4 We will continue to rely on your authority to directly debit the agreed instalment amount from your nominated account at the agreed frequency until the total amount payable has been paid by you to us, or until you advise us of any changes to the arrangements. The total amount payable includes any additional amounts referred to us for collection through the course of this agreement. We reserve the right to cancel the direct debit request if one or more drawings are returned unpaid by your nominated financial institution and to arrange with you an alternate payment method. If your account balance increases significantly, it may be necessary for us to contact you to review the suitability of this arrangement to meet the requirements of the account.

2. Changes by Us

- 2.1 We may vary any details on this Agreement or a Direct Debit Request at any time by giving you at least fourteen (14) days' written notice.

3. Changes by You

- 3.1 Subject to 3.2 and 3.3 You may change the arrangements under a Direct Debit Request by contacting us on 1300 784 999, by fax on (03) 8679 3671 or email at finance@ncml.com.au.
- 3.2 If You wish to stop or defer a Debit Payment you must notify us in writing at least six (6) days before the next debit day. This notice should be given to us in the first instance.
- 3.3 You may also cancel your authority for us to debit your account at any time by giving us six (6) days' notice in writing before the next Debit Day. This should be given to us in the first instance.

4. 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 Direct Debit Request.
- 4.2 If there are insufficient clear funds in your Account to meet a Debit Payment:
- (a) you may be charged a fee and/or interest by your financial institution;
 - (b) you may also incur fees or charges imposed or incurred by us; and
 - (c) 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 Payment.
- 4.3 You should check your Account statement to verify that the amounts debited from your Account are correct.
- 4.4 If NCML is liable to pay goods and services tax (GST) on a supply made by NCML in connection with this agreement, then you agree to pay NCML on demand an amount equal to the consideration payable for the supply multiplied by the prevailing GST rate.

5. Dispute

- 5.1 If you believe there has been an error in debiting your Account, you should notify us directly on 1300 784 999 and provide your dispute in writing with us as soon as possible, so that we can resolve your query.
- 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 for 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 investigations that your Account has not been incorrectly debited we will respond to your query by providing you with reasons and any evidence for this finding.
- 5.4 Any queries you may have about an error made in debiting your Account should be directed to us in the first instance so that we can attempt to resolve the matter between us and you. If we cannot resolve the matter you can still refer it to your financial institution which will obtain details from you of the disputed transaction and may lodge a claim on your behalf.

6. Accounts

- 6.1 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 institution.
 - (b) that your Account details which you have provided to us are correct by checking them against a recent Account statement; and
 - (c) with your financial institution before completing the Direct Debit Request if you have any queries about how to complete the Direct Debit Request.

7. Confidentiality

- 7.1 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.
- 7.2 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).

8. Notice

- 8.1 If you wish to notify us in writing about anything relating to this agreement, you should write to National Credit Management Limited, GPO Box 2110, Melbourne, Victoria, 3001.
- 8.2 We will notify you by sending a notice in the ordinary post to the address you have given us in the Direct Debit Request.
- 8.3 Any notice will be deemed to have been received two business days after it is posted.