



# Request and Authority to debit the account named below to pay

## Request and Authority to debit

Your Surname or company name: \_\_\_\_\_

Your Given names: \_\_\_\_\_ "you" request and authorise **Lender & user id 487826** to arrange, through its own financial institution, a debit to your nominated account any amount **Lender**, has deemed payable by *you*. This debit or charge will be made through the Bulk Electronic Clearing System (BECS) from *your* account held at the financial institution you have nominated below and will be subject to the terms and conditions of the Direct Debit Request Service Agreement.

## Insert details of account to be debited

Please select where applicable

This is a  New account  Existing account

## Payment type

How would you like to make your repayments?

Direct Credit (refer to Welcome letter for details)

Salary Credit

Direct Debit

Salary Credit: When your salary will be paid into your loan or offset account

Direct Credit: When you will arrange a direct deposit into your loan or offset account

## Bank account details

Details of account to be debited

Name/s on account to be debited: \_\_\_\_\_

Financial institution name: \_\_\_\_\_

Financial institution address: \_\_\_\_\_

BSB number (Must be 6 Digits) - Account number

## Payments cycle

Frequency:  Weekly  Fortnightly  Monthly

(Weekly and fortnightly not available for interest only loans).

Set up my Direct Debit for:  Minimum amount  
 Minimum amount + fixed \$  
 Fixed amount \$ fixed amount must be more than minimum

Note:



Your Direct Debit amount may change if your Required Monthly Repayment Amount changes because of interest rate changes or if you redraw funds from your loan. This means that we will always debit the higher of either the amount that you nominated or the Required Monthly Repayment Amount.

**Acknowledgment**

By signing and/or providing us with a valid instruction in respect to your Direct Debit Request, you have understood and agreed to the terms and conditions governing the debit arrangements between you and **Lender** as set out in this Request and in your Direct Debit Request Service Agreement.

**Insert your signature and address**

Signature \_\_\_\_\_ Date \_\_\_\_\_  
(If signing for a company, sign and print full name and capacity for signing eg. director)

Address: \_\_\_\_\_  
\_\_\_\_\_

**Second account signatory (if required)**

Signature \_\_\_\_\_ Date: \_\_\_\_\_  
(If signing for a company, sign and print full name and capacity for signing eg. director)

Address: \_\_\_\_\_  
\_\_\_\_\_

**Third account signatory (if required)**

Signature \_\_\_\_\_ Date: \_\_\_\_\_  
(If signing for a company, sign and print full name and capacity for signing eg. director)

Address: \_\_\_\_\_  
\_\_\_\_\_

**Fourth account signatory (if required)**

Signature \_\_\_\_\_ Date: \_\_\_\_\_  
(If signing for a company, sign and print full name and capacity for signing eg. director)

Address: \_\_\_\_\_  
\_\_\_\_\_

# Direct Debit Request Service Agreement

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This is your Direct Debit Service Agreement with **the Lender, Well Nigh (ACN 131 937 632), User Id 487826**. 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*.

**banking 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 means the Direct Debit Request between us and you.

**us** or **we** means Mortgage House, (the Debit User) you have authorised by requesting a *Direct Debit Request*.

**you** means the customer who has signed or authorised by other means the Direct Debit Request.

**your financial institution** means the financial institution nominated by you on the DDR at which the account is maintained.

## 1. Debiting your account

**1.1** By signing a Direct Debit Request or by providing *us* with a valid instruction, *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 as authorised in the Direct Debit Request.

or

We will only arrange for funds to be debited from your account if we have sent to the address nominated by you in the *Direct Debit Request*, 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 banking day, we may direct your *financial institution* to debit your account on the following *banking 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 a *Direct Debit Request* at any time by giving you at least fourteen (**14**) days written notice.

## 3. Amendments by you

*You* may change, stop or defer a debit payment, or terminate this agreement by providing us with at least **5 days** notification by writing to: **Locked Bag 7640 GCMC QLD 9726** or by telephoning us on **1300 TEL EZY (835 399)** during business hours;

or arranging it through your own 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 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

## 5. Dispute

5.1 If you believe that there has been an error in debiting *your account*, you should notify us directly on **1300 835 399** 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 it up directly with your financial institution.

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 in writing.

## 6. Accounts

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; 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

**Locked Bag 7640 GCMC QLD 9726 or email us at [clientcare@mezy.com.au](mailto:clientcare@mezy.com.au)**

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 on the third *banking day* after posting.