



stgeorge.com.au

Direct debit request and service agreement

By signing this document, I authorise St.George Bank - A Division of Westpac Banking Corporation (ABN 33 007 457 141 AFSL 233714 ACL 233714 ("St.George") to act on its own behalf or as agent of St.George Finance Limited (ABN 99 001 094 471 ACL 387944) or St.George Motor Finance Limited (ABN 53 007 656 555 ACL 387946) (whichever is the financier in the finance contract), Debit User Number 306625 (**Debit User**) to debit my *account*, detailed below, through the Bulk Electronic Clearing System, with any amount I must pay you when due under the arrangement I have entered into with you on or about the date of this Direct Debit Request.

This direct debit is to remain in force until further notice.

Direct debit request

Debit user ("us")	Name	St.George Bank - A Division of Westpac Banking Corporation ABN 33 007 457 141
	Debit user number	306 625
Account holder ("you")	Full name	
	Address	
	Contact number	
	Account/application number	
Bank account (" <i>account</i> ")	Name and branch	
	<i>Account</i> name	
	BSB (must be 6 digits)	
	<i>Account</i> number	
Arrangement related to this request (" <i>customer arrangement</i> ") (select one <input checked="" type="checkbox"/>)	<input type="checkbox"/>	This direct debit request relates to the arrangement you've entered into with us on or about the date of this direct debit request
	<input type="checkbox"/>	This direct debit payment is for the purpose of meeting the payment obligations of the following customer under the arrangement described below. Customer name: Arrangement:

Terms that apply to this document

This direct debit request is governed by the terms of the direct debit request and service agreement. This request remains in force until you revoke it.

Before signing this document

Before signing this document fill in and cross out any blank spaces. If there's more than one signatory authorized to operate your *account*, each required signatory must sign this document. Don't sign this document if there's anything you don't understand.

What you agree to by signing this document

By signing this document:

- you request and authorise us to debit your *account*, through the Bulk Electronic Clearing System, with any amounts due under a *customer arrangement*
- you confirm that all information you've given us is complete, correct and not misleading

Signing by you

I/We accept the terms of this Direct debit request and service agreement (all *account* holders to sign)

Name	Name
Signature x	Signature x
Date:	Date:

Privacy

All personal information and credit-related information we collect about you is collected, used and disclosed by us in accordance with our Privacy Statement which is available at stgeorge.com.au or by calling us on 13 33 30. Our privacy statement also provides information about how you can access and correct your personal information, and make a complaint. You do not have to provide us with any personal information or credit information but, if you don't, we may not be able to process your request.

Direct debit service agreement

This agreement sets out the terms on which we accept and act under a direct debit request you give us to debit amounts in connection with the *customer arrangement* from a specified account of yours under the direct debit system.

We'll only draw money out of your account in accordance with the terms of your direct debit request.

Changes we can make


We can:

- change our direct debit procedures
- change the terms of your direct debit request
- cancel your direct debit request.

We'll notify you in writing of changes as soon as reasonably possible unless the change is unfavourable to you in which case we'll give you 30 days' notice. However, we don't have to give you notice (or we can give you shorter notice) if it's reasonable to manage a material and immediate risk.

Changes you can make

By contacting us and quoting your account number, you can ask us to:

- change the terms of your direct debit request
- defer a payment to be made under your direct debit request
- stop a payment under your direct debit request
- cancel your direct debit request, and change your payment method — see  below.

We can take up to 7 days to process your request. Although we'll act promptly, if you ask us to do something listed above within 48 hours of a payment due date, we may not be able to process your request before the next payment date.



What you should consider if you cancel your direct debit request

Cancelling your direct debit request won't change how often you have to make payments, but it may change the amount payable to us. Please talk to us before you complete a cancellation request.

If the *customer arrangement* isn't with you, you should tell the customer before you cancel your direct debit request so they can make other payment arrangements.

If you want to dispute any debited amount

You can dispute any amount we draw under your direct debit request by contacting us, quoting your account number and providing details of your dispute.

Our customer service officer will try to resolve your problem. If we can't resolve it, your dispute will be raised with the relevant department which will contact you within 14 days. We'll try to resolve your dispute and refund the disputed amount (where applicable) within 1 month of receiving your enquiry. You can also complain directly to the financial institution at which your account is held.

What happens if a direct debit payment to us is due on a non-business day?

If the day on which you have to make any payments to us isn't a business day we may draw on your account under your direct debit request on the **preceding** business day.

If a direct debit request is rejected

If your financial institution rejects any of our attempts to draw an amount in accordance with the terms of your direct debit request, we'll advise you in writing the first time this happens and you'll need to make alternative arrangements to make the rejected payment.

If we incur any fees from your financial institution as a result of the rejected payment, we'll pass these onto you.

We may need to disclose information

If you dispute any amount we draw under your direct debit request then we may need to disclose information relating to your direct debit request and any amount we draw under it to the financial institution at which your account is held or the financial institution which sponsors our use of the direct debit system (or both of them).

How you can contact us

You can contact us at any time by:

- calling your bank representative
- calling us on 1300 301 315
- visiting one of our branches
- visiting our website at stgeorge.com.au.



What you should consider about making a direct debit request

- Not all accounts held with a financial institution are available to be drawn on under the direct debit system.
- Before you complete your direct debit request, it's best to check your specified account details against a recent statement from your financial institution to ensure the details on your direct debit request are completed correctly.
- It's your responsibility to ensure there are sufficient cleared funds available in your account to enable us to be paid on each due date in accordance with the terms of your direct debit request.
- Please direct all enquiries and requests relating to your direct debit request to us or your financial institution.