

Card Autopay Request

Direct Debit Request - provides Westpac with the authority to automatically withdraw the amount specified in Section 3 from the nominated account for the Westpac credit card(s) specified in Section 2, using the Bulk Electronic Clearing System.

1 Customer Details

Customer's name or Company Business name *(in full)*

Given names or ACN/ABN)

Customer address *(P.O Box not allowed)*

Street		
Suburb	State	Postcode

Contact phone number

2 What are the details of your credit card(s) to be paid?

My Westpac credit card number(s)

<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"/>	<input type="text"/>
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3 How would you like to make your repayment? *(please tick ✓)*

Pay the minimum repayment amount

- ☐ ➤ Each month, you will pay the minimum payment amount equal to 2% of the closing balance (rounded up to the nearest dollar) or \$10, whichever is the greater, plus the greater of any unpaid past due amounts from previous statements or any amount that exceeds the credit limit.

Full Monthly Payment Plan

- ☐ ➤ Each month, the full closing balance on your credit card will be paid

Percentage of Closing Balance Plan

- ☐ ➤ % *(minimum 2% for all Westpac credit cards)*. Please show the percentage of your closing balance you would like to pay each month. The amount that you will pay each month under this option will be the greater of the specified percentage of the closing balance and the contractual minimum repayment amount *(which may include the amount of any unpaid past due amount and/or overlimit amounts)*.

Set Monthly Amount Plan

- ☐ ➤ *(minimum \$10)*. Please show the amount you would like to pay off your closing balance each month *(if the closing balance is less than the set amount, only the closing balance will be paid)*. The amount that you will pay each month under this option will be the greater of the specified amount and the contractual minimum repayment amount *(which may include the amount of any unpaid past due amount and/or overlimit amounts)*.

4 What are the details of your Account to be debited?

Details of the Bank or Financial Institution at which your nominated account is held:

Name of Bank/Financial Institution

Address of Bank/Financial Institution

Postcode

I/We request you, until further notice in writing, to debit my/our account described below, amounts which **Westpac Banking Corporation** (the User) User ID Number **008697** may debit or charge me/us through the Direct Debit System.

Name of account which is to be debited

BSB

Account number

5 Authorisation of Direct Debit Card Autopay Request.

Customer's signature (if the account to be debited is a joint account, both account signatures may be required) Name of Bank/Financial Institution (please print)

Signature 1

Date

Name (please print)

Signature 2

Date

Bank Use Only

Signature verified

☐ Yes

All details confirmed to CIS

☐ Yes

Officer's name (print)

Branch name

BSB

Signature

Date

Bank
Stamp

Once completed, please fax the form to (02) 9767 0769

or mail to Westpac Banking Corporation
IBN 29 CW
GPO Box 179
SYDNEY NSW 2001 Australia

Direct Debit Request Service Agreement – Terms and Conditions

This Direct Debit Request ('DDR') Service Agreement is issued by Westpac Banking Corporation to help you understand your rights and responsibilities when making automatic credit card repayments by direct debit ('drawing arrangements').

Our Commitment To You

- We will give you at least 14 days notice in writing of any changes to the terms of the drawing arrangements;
- We will keep all information relating to your financial institution account ('the nominated account') confidential, except where required for the purposes of conducting direct debits with your financial institution or in connection with claims made on us relating to an alleged incorrect debit;
- If you have made a payment onto your card that places your card into credit or results in a zero balance at the Direct Debit due date, no Direct Debit transaction will take place. If, however, you make an additional payment into your card account, that still leaves a debit balance on your card at the Direct Debit date, your drawing arrangements for the month may change, so that your account does not go into credit.

Your Commitment To Us

- Please ensure that your nominated account can accept direct debits. If you are uncertain about this please check with the financial institution where your account is held;
- Check your nominated account details against a recent statement before completing the Direct Debit Request;
- Please ensure that there are sufficient cleared funds available in the nominated account to meet each drawing on the due date. We may cancel this Direct Debit Request (amongst other reasons) if you do not have enough cleared funds available in your nominated account after two consecutive attempts;
- You need to let us know as soon as possible if the nominated account is transferred or closed, or your account details change;
- If your direct debit arrangements are cancelled for any reason, you need to arrange an alternative method of making your repayments;
- Please ensure that the Direct Debit Request form is signed in accordance with the signing authority for the account to be debited.

Can You Change The Direct Debit Arrangements?

- Any changes that you would like to make are subject to the Conditions of Use of your account and the terms and conditions of your nominated account;
- You need to give us seven (7) business days notice before the opening date that will appear on your next statement (i.e. the date in the box below "Statement From") for altering the repayment amount or repayment cycle;
- You need to give us seven (7) business days notice before the Direct Debit due date to change the account details from which the funds are being drawn from;
- You need to give us two (2) business days notice before the Direct Debit due date for either of the following:
 - Stopping an individual drawing;
 - Cancelling the drawings completely
- If you consider that a direct debit repayment has been initiated incorrectly, or if you don't understand any aspect of the direct debit procedure, you should contact us on 1300 651 089;
- You may also stop an individual payment or cancel your Direct Debit Request by contacting the financial institution where your nominated account is held.

Other Information

- If your due date for a drawing from your nominated account falls on a weekend or a National Public Holiday, we will automatically debit your nominated account on the next business day. If you are uncertain as to when a debit will be processed from your nominated account, please check with the financial institution where your account is held;
- If your financial institution cannot withdraw the nominated amount from your account (for example there's not enough money in your account) it may dishonour the withdrawal. Please check the Terms and Conditions of your nominated account to see whether dishonour fees apply.

Customer copy – Please retain for future reference