



### Section 3: Client service agreement

This document provides information to you regarding the direct debiting of your account. By signing the Direct Debit Request (DDR) above, you acknowledge you have read and understood these terms. We have also received and read a copy of the General Terms and Conditions relating to the loan accounts referred to above. Direct debiting is not available on the full range of accounts. If in doubt, please refer to your financial institution.

#### How the DDR will be used:

1. The DDR will be used to debit amounts due by you under your loan agreement with the lender.
2. Where a payment due date falls on a non-business day, the amount will be debited on the next business day.
3. The purpose for which the DDR is used will not be changed without giving you at least 14 days notice.
4. All information relating to your nominated account will be kept private, although your details may need to be provided to involved parties where you have alleged an incorrect or wrongful debit has been made.

#### Your rights:

5. You may stop any individual debit by giving written notice to the Originator/Manager. This notice must be received by the Originator/Manager at least 5 business days prior to the payment due date.
6. You may request deferment or alteration to payments under the DDR by contacting the Originator/Manager. There is no obligation to agree to any request. Any request must be given at least 5 business days prior to the payment due date.
7. If you consider that a debit has been incorrectly made, you should contact the Originator/Manager. The Originator/Manager will determine whether the debit was correct, and if not, arrange for an adjustment. If the Originator/Manager determines that the debit was correct, you will be told why. Alternatively, you may also contact your financial institution.

#### Your commitment to us:

8. You may not terminate the DDR without the Originator/Manager's consent.
9. You must ensure that the account details that you provide us are correct and should check them against your last statement.
10. You must ensure there are sufficient funds available in the nominated account to meet each debit on its due date.
11. You must ensure that the account you propose to debit allows direct debits. You should check this directly with the financial institution at which you maintain the account.
12. You must not close or alter the account without the Originator/Manager's prior written consent and unless approved alternate payment arrangements have been made.

If a payment is dishonoured, you may be charged fees by your financial institution, you may incur fees under your loan agreement, and you may be in default under your loan agreement.

### Section 4: Acknowledgement

Please sign here in acknowledgement of the above Sections 2 and 3.

Signed: \_\_\_\_\_ Date: \_\_\_/\_\_\_/\_\_\_ Signed: \_\_\_\_\_ Date: \_\_\_/\_\_\_/\_\_\_

Full Name: \_\_\_\_\_ Full Name: \_\_\_\_\_

Signed: \_\_\_\_\_ Date: \_\_\_/\_\_\_/\_\_\_ Signed: \_\_\_\_\_ Date: \_\_\_/\_\_\_/\_\_\_

Full Name: \_\_\_\_\_ Full Name: \_\_\_\_\_