



Direct Debit Request Service Agreement (DDR)

Please ensure that you have read the following before completing the Asset Finance Direct Debit Request.

This is your Direct Debit Service Agreement with the Commonwealth Bank of Australia. It explains what your obligations are when undertaking a Direct Debit arrangement with us and 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.

| | |
|----------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>Definitions</p> | <p>account means the account held at your financial institution from which we are authorised to arrange for funds to be debited.</p> <p>agreement means this Direct Debit Request Service Agreement between you and us.</p> <p>banking day means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.</p> <p>debit day means the day that payment by you and us is due.</p> <p>debit payment means a particular transaction where a debit is made.</p> <p>direct debit request means the Direct Debit Request between us and you.</p> <p>us or we means the Commonwealth Bank of Australia (the Debit User) you have authorised by requesting a Direct Debit Request.</p> <p>you means the customer who has signed or authorised by other means the Direct Debit Request.</p> <p>your financial institution means the financial institution nominated by you on the DDR at which the account is maintained.</p> |
| <p>1. Debiting your account</p> | <p>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.</p> <p>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.</p> <p>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.</p> |
| <p>2. Amendments by us</p> | <p>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.</p> |
| <p>3. Amendments by you</p> | <p>3.1. You may change*, stop or defer a debit payment, or terminate (cancel) this agreement at any time by providing us with at least 14 days notification by writing to: by telephoning us on 1800 277 387 during business hours *Note: in relation to the above reference to 'change', your financial institution may change your debit payment only to the extent of advising us of your new account details.</p> |
| <p>4. Your obligations</p> | <p>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.</p> <p>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.</p> <p>4.3. You should check your account statement to verify that the amounts debited from your account are correct.</p> |
| <p>5. Dispute</p> | <p>5.1. If you believe there has been an error in debiting your account, you should notify us directly on 1800 277 387 as soon as possible so that we can resolve your query more quickly. Alternatively you can take it up directly with your financial institution.</p> <p>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.</p> <p>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.</p> |

| | |
|---------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 6. Accounts | <p>You should check:</p> <ol style="list-style-type: none"> a. with your financial institution whether direct debiting is available from your account as direct debiting is not available through BECS 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. 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 | <ol style="list-style-type: none"> 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: <ol style="list-style-type: none"> 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 | <ol style="list-style-type: none"> 8.1. If you wish to notify us about anything relating to this agreement, you should contact 1800 277 387 during business hours. 8.2. We may send notices either electronically to your email address or by ordinary post to the address you have given us. 8.3. If sent by mail, communications are taken to be received on the day they would be received in the ordinary course of post. |



Once you have completed this Direct Debit Request, return the form via any of the following options:

Post

**Commonwealth Bank of Australia
AFO Client Services
Post Office Box 336
Silverwater NSW 2128**

Email

ARPFClientService@cba.com.au

Fax

1300 360 690

Asset Finance Direct Debit Request (DDR)

Section 1 – Customers' authority

Name of Customer(s) requesting the DDR

I/We

APCA

Name of Debit User

User ID Number

Authorise and request you

(Please tick (✓) one box)

Commonwealth Bank of Australia

002901

(the Debit User) to arrange for funds to be debited or charged from my/our account at the financial institution identified below and as prescribed below through the Bulk Electronic Clearing System for my loan contract:

Agreement number (To avoid delays in processing your request, please ensure your agreement number is noted)

This authorisation is to remain in force in accordance with the terms described in the Service Agreement that is attached to this Direct Debit Request.

Section 2 – Details of the account to be debited



Note: Direct Debiting is not available on accounts such as Saver Accounts and Credit Cards, if in doubt please refer to your financial institution.

Bank (name of the financial institution at which your account is held)

Account name (please insert your name in full)

BSB

Account number

Section 3 – Payment options

I/We request that you debit my/our account in accordance with amounts owing under any facility which you may provide to me/us from time to time.

Section 4 – Authorisation

I/We also authorise the following:

- The Debit User to verify the details of the abovementioned account with my/our financial institution
- The financial institution may release information allowing the Debit User to verify the abovementioned account details.

Signed by the Customer(s) – (if joint account all signatures may be required).

Applicant 1

Name

Signature

Date

Applicant 2

Name

Signature

Date