

# Direct Debit Request



Create a new payment authority     Alter an existing payment authority     Delete an existing payment authority

## Personal Details

Member Number  Daytime Contact Number

Member Name(s)

hereafter referred to as "you/your" requests and authorises Woolworths Employees' Credit Union Ltd with APCA ID 049251 hereafter referred to as "we/us/our" to arrange through its own Financial Institution, a debit to your nominated account any amount deemed payable by you. This debit will be made through the Bulk Electronic Clearing System (BECS) from your account nominated below, and will be subject to the Terms and Conditions of the Direct Debit Service Agreement on the back of this form.

## Bank Account Details

Financial Institution

Name(s) on Account

BSB Number  Account Number  Branch

## Payment Details

Amount   Weekly     Fortnightly     Monthly     Once Off

First payment date  Cancel Date  Reference

Office use only:  
Authority Number(s)

## Signatures

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 the debiter as set out in this Request and in your Direct Debit Request Service Agreement.

Name  Signature  Date

Second Signature if required

Name  Signature  Date

The below Service Agreement should be read in conjunction with the Direct Debit Request.

**1. Debiting your account.** Funds will only be debited from the nominated account, prior to a billing advice which specifies the amount payable and when it is due will be sent to your registered address. If the debit day falls on a non banking day, the account will be debited on the next business day.

**2. Amendments by us.** 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 stop, alter or defer a debit payment, or terminate this agreement by providing us with at least 30 days notification by contacting us via the contact details below, or, by arranging it through your own financial institution.

**4. Your Obligations.** It is your responsibility to ensure that there are sufficient clear funds available in your account. If there are insufficient clear funds in your account, or any debit Items are returned unpaid you may be charged a fee and/or interest by us and/or your financial institution and you must arrange for alternate payment.

**5. Dispute.** To query a payment you should notify us directly (via the details on top of this document) or your Financial Institution as soon as possible. If we deem it required we will arrange for your financial institution to adjust your account (including interest and charges) accordingly.

**6. Accounts.** You should check with your financial institution whether direct debiting is available from your account as it is not available on all accounts. Please ensure the account details provided are correct by checking them against a recent account statement.

**7. Confidentiality.** We will keep any information in your Direct Debit Request confidential. 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. Funds availability.** The proceeds of direct debits may be subject to clearance before being available to withdraw.

**9. Dishonour.** If a direct debit is returned dishonoured by your bank, the corresponding credit in your account will be reversed and you will be liable for any debt created by the reversal, which may also include any fees charged. For direct debits associated with loan repayments, value is effective the date of the transaction, however if the debit is subsequently dishonoured the reversal may also be backdated to the original transaction date.