

# Direct Debit Request Authority

**National Mortgage Market Corporation**

SUBSIDIARY OF BENDIGO AND ADELAIDE BANK LIMITED

## Institution Details

Please insert the name and address of the Financial Institution from which we will be drawing your loan payment.

Institution Name:		
Institution Address:		
Town/Suburb:	State:	P/code:

## Customer Details

Please provide details of Customer(s) requesting Direct Debit.

Customer Name/s:		
Customer Phone No.:		
Customer Address:		
Town/Suburb:	State:	P/code:

I/We authorise National Mortgage Market Corporation Pty Ltd with User ID Number 090856 (Homelend Loan Program)  
*Debit User Name* *APCA User ID*

to arrange for funds to be debited from my/our account, held with the Financial Institution identified above, as described in the Schedule below.

## Payment Details:

The payment is for:	(Customer Name)
Identified by Reference Information:	(NMMC Loan Account Number)
<i>(Loan Number/Policy Number etc.)</i>	

## The Schedule

Please provide details of Account to be Debited.

Name of Customer's Account (ie. John Citizen):
Financial Institution BSB:
Account Number:

**Note: Please check with your Financial Institution to ensure the account nominated will facilitate direct debiting. See attached Service Agreement, Clause 5.**

Direct Debiting to Commence on \_\_\_\_ / \_\_\_\_ / \_\_\_\_ and thereafter on a \_\_\_\_ frequency.

Payment amount \$ \_\_\_\_\_ or  minimum scheduled repayment

Is this Authority replacing an existing one?  Yes  No

## Service Agreement

1. National Mortgage Market Corporation Pty Ltd (the Debit User) will debit the BSB/Account nominated in The Schedule of this Direct Debit Request as specified.
2. The Debit User will give not less than 14 days written notice to the Customer, should it intend to vary the arrangements of this Direct Debit Request.
3. The Customer(s) may request the Debit User to defer or alter the payment amount specified in the Schedule of this Direct Debit Request. Requests authorising these changes may be made by telephoning National Mortgage Market Corporation Pty Ltd. Customer(s) may change the:
  - Due Date of Payment
  - Payment Amount
  - Frequency of Payment

Customer(s) wishing to vary the drawing account details specified in The Schedule of this Direct Debit Request must provide signed authority for such changes to be effected.

4. In compliance with Industry's Direct Debit Claims Process, the Debit User will assist Customer(s) disputing any payment amount drawn on the nominated BSB/Account in The Schedule of this Direct Debit Request. The Debit User will endeavour to resolve this matter within the Industry agreed timeframes. Customer(s) may request National Mortgage Market Corporation Pty Ltd to mail a 'Direct Debit System Claim Request' form or contact their bank to initiate the process.
5. The Debit User advises that some Financial Institution accounts do not facilitate direct debits and as such the Customer(s) must check with their Financial Institution (Ledger FI) to ensure the account nominated in The Schedule of this Direct Debit Request enables direct debiting.
6. It is the responsibility of the Customer(s) to ensure at all times there are sufficient cleared funds available, at the due date of the debit drawing, to enable payment from the BSB/Account as nominated in The Schedule of this Direct Debit Request.
7. The Debit User advises the debit drawing will be made on the agreed due date as nominated in The Schedule of this Direct Debit Request. When the due date is a closed business day the Debit User will initiate the debit drawing on the next open business date. Customer(s) may direct processing inquiries to their Ledger FI.

A closed business day is any calendar day on which the Customer(s) Ledger FI is not open for direct debit processing. That is:

- Weekends
- Public Holiday – State/National

8. Where an unpaid debit item is returned by the Customer(s) Ledger FI, the Debit User will, in accordance with The Schedule of Fees and Charges, apply an Outward Dishonour Fee to the Customer(s) recipient loan account.
9. Customer(s) who wish to cancel this Direct Debit Request must notify the Debit User in writing not less than 7 days before the next scheduled debit drawing. Customer(s) may call National Mortgage Market Corporation Pty Ltd or their bank and request mail out of a "Direct Debit Cancellation" form, which is to be signed and returned to effect the cancellation.
10. The Debit User requests the Customer(s) to direct all inquiries, disputes, requests for payment changes or cancellation directly to the Debit User.
11. The Debit User agrees to keep confidential all Customer(s) records and account details contained in The Schedule of this Direct Debit Request unless authorised to release such information pursuant to a debit item dispute or similar event where the Customer(s) has provided prior consent to do so.
12. Where a Direct Debit relates to a loan repayment the following conditions apply:
  - In the event of a change in interest rate on the recipient loan account, the Debit User will automatically notify Customer(s) of the new repayment amount in accordance with Clause 2 of this Agreement.
  - Customer(s) will be directly responsible for providing authorisation to the Debit User to adjust this Direct Debit Request where the payment amount is to vary from the amount specified in the written advice.
  - The Debit User may immediately terminate this authority at any time, by providing written notice to the Customer(s) where:
    - No further payment to the loan is required
    - Three (3) consecutive attempts, in accordance with The Schedule, to complete payment have been dishonoured.

### Protecting your Privacy

We collect your personal information to provide you with the direct debit services you have requested. To do that, we may need to disclose your personal information to electronic network administrators, other financial institutions and to an entity or person you have requested us to pay on your behalf. Some of these entities may be located overseas. If any of that information is not provided, we may not be able to provide you with those direct debit services. You should also read our privacy policy which contains information about how you can gain access to and seek correction of your personal information, and how you can complain about a breach of the privacy laws by us and how we will deal with a complaint.

### Authorisation

I/We have read and understood the 'Service Agreement' above and acknowledge and agree to the conditions.

I/We request this arrangement remain in force in accordance with The Schedule described and in compliance with the 'Service Agreement' above.

Customer Signature: \_\_\_\_\_

Date:        /        /

Customer Signature: \_\_\_\_\_

Date:        /        /